

Appendix A.

Subject Definitions and Table Index

The definitions and explanations given here apply to summary tables and are, to a considerable extent, drawn from the American Housing Survey (AHS) questionnaire, the [AHS Codebook](#), and the *AHS/CAPI Field Representative's Reference Manual*. The definitions are alphabetized by stub title (row headers in bold) as they appear in the summary tables in the AHS Table Creator. If you are looking for a definition of air conditioning, do not look under "A," but look under "P" or "S" because air conditioning information is labeled as "primary air conditioning" or "secondary air conditioning" in the Heating, Air Conditioning, and Appliances table. Individual row items (not in bold) can be found under their respective table stub titles (in bold.) Some cross-references are provided. Reference locators at the bottom of each entry list the tables in which the item appears.

Access to structure. The purpose for asking members of the household if they enter or exit their home by climbing up or down steps or stairs is to determine if they have wheelchair accessibility. Respondents were asked, "Is it possible to enter [your/this] home/apartment from the outside without climbing up or down any steps or stairs?" The data are shown by multiunits (entering building from outside) or single-units (entering home from outside). The latter (entering home from outside) include single-units, manufactured/mobile homes, and "other" structure types, such as boats, RVs, and vans. (See *also* disabilities.)

Table(s): General Housing, Housing Unit Characteristics

Age of householder. Refers to the age reported for the householder as of that person's last birthday. (See *also* householder and household composition.)

Table(s): Household Demographics

Bars on windows of buildings within 1/2 block. Respondents were asked if any of the buildings within 300 feet of the unit, excluding the unit itself, had metal bars on the windows. The condition of the windows had no bearing on this item. The windows might be in perfect condition, but the bars might be there to protect against vandalism. Windows that are boarded up or covered with metal sheeting are not included in this category. For this survey, a half block is about 300 feet in length or the length of a football field.

Table(s): Neighborhoods

Bathrooms. A housing unit is classified as having a complete bathroom if it has a room or adjoining areas with a flush toilet, bathtub or shower, and a sink. A half bathroom has either a flush toilet or a bathtub or shower but does not have all the facilities for a complete bathroom. (See *also* flush toilet breakdowns, remodeling, room additions and renovations, rooms.)

Table(s): Rooms, Size, and Amenities; Housing Unit Characteristics

Bedrooms. The number of bedrooms in a housing unit includes those rooms that are used mainly for sleeping or designed to be a bedroom, even if used for other purposes. A room reserved only for sleeping, such as a guest room, even if used infrequently, is considered a bedroom. A room built as a bedroom, although not used for that purpose, such as a room meant to be a bedroom but used as a sewing room, is counted as a bedroom. On the other hand, a room designed and used mainly for other purposes, such as a den with a sleep sofa used mainly for watching television, is not considered a bedroom. A housing unit consisting of only one room, such as a one-room efficiency apartment, is classified as having no bedroom. (See *also* rooms, persons per bedroom, room additions and renovations.)

Table(s): Rooms, Size, and Amenities; Housing Unit Characteristics

Bodies of water within 1/2 block. Respondents were asked if they had any bodies of water within a half block of their home. For those who responded yes, they were asked whether they considered their home to be waterfront property. Bodies of water include lakes, ponds, streams, reservoirs, rivers, or the ocean. Excludes swimming pools, birdbaths, and temporary pools of water. For this survey, a half block is about 300 feet in length or the length of a football field.

Table(s): Neighborhoods

Carbon monoxide detector. Respondents were asked if they have a working carbon monoxide detector. A carbon monoxide detector, or CO detector, is a device that detects the presence of carbon monoxide (CO) gas to prevent carbon monoxide poisoning. CO is a colorless, tasteless, and odorless compound and is often referred to as the "silent killer" because it is virtually undetectable by

humans without using detection technology. CO detectors are designed to measure CO levels over time and sound an alarm before dangerous levels of CO accumulate in an environment, giving people adequate warning to safely ventilate the area or evacuate.

Table(s): Heating, Air Conditioning, and Appliances

Cash received in primary mortgage refinance. An owner can receive cash from a mortgage lender by refinancing the primary mortgage. This increases the outstanding balance of the loan. The cash the respondent receives includes payments that the lender made on the owner's behalf. For example, a respondent takes out a mortgage that increases the outstanding principal balance by \$25,000. Out of that \$25,000, the lender sends a \$15,000 check to a hospital to pay the respondent's medical bills and the lender gives the respondent a check for the remaining \$10,000. As a result of the refinancing, the respondent would receive a total of \$25,000. (See also primary mortgage; percent of primary mortgage refinanced cash used for home additions, improvements, or repairs.)

Table(s): Mortgage Characteristics

Census regions and divisions. States and the District of Columbia contained in each region are as follows:

Northeast. The Northeast region is comprised of two Census Divisions—New England and Middle Atlantic—as well as the following states: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, and New Jersey.

Midwest. The Midwest region is comprised of two Census Divisions—East North Central and West North Central—as well as the following states: Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, North Dakota, and South Dakota.

South. The South region is comprised of three Census Divisions—South Atlantic, East South Central, and West South Central—as well as the following states: Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Tennessee, Kentucky, Arkansas, Louisiana, Oklahoma, and Texas.

West. The West region is comprised of two Census Divisions—Mountain and Pacific—as well as the following states: Montana, Wyoming, Colorado, New Mexico, Arizona, Utah, Idaho, Alaska, Washington, Oregon, Nevada, California, and Hawaii.

Central city. Most metropolitan statistical areas had at least one central city, which was usually its largest city. In addition, any city with at least 250,000 population or at least 100,000 people working within its corporate limits qualified as a central city. Smaller cities were also identified as central cities if they had a population of at least 25,000 and (1) had at least 75 jobs for each 100 residents who were employed, and (2) 60 percent or fewer of the city's resident workers commuted to jobs outside the city. Finally, in certain smaller metropolitan statistical areas, there were places with between 15,000 and 25,000 population that also qualified as central cities because they were at least one-third the size of the metropolitan statistical area's largest city and met the two commuting requirements. The 2015 and beyond AHS metro area definitions match the official OMB delineations from February 2013, which was the most recent version at the time the sample was drawn. AHS metros match CBSA definitions of that year by the same name. (See also metropolitan area (MSA).)

Change in housing costs. Only respondents who reported a household member moved during the past two years and whose previous residence was in the U.S. and was a house, an apartment, or a manufactured/mobile home were asked the question. For the first member or group of members who moved, a comparison is made between the share of the housing costs paid in the previous unit and the share paid in the present residence. Housing costs include mortgage or rent payment and utilities. If nothing was actually paid in the previous residence, but something is paid in the current home, the costs increased. Conversely, if something was paid in the previous residence but nothing in the current home, the costs decreased. If nothing was paid in either place, the costs stayed the same. For more about mover groups, see household moves and formation.

Table(s): Housing Migration

Citizenship of householder. Place of birth was asked for each householder and every household member. There are five categories of citizenship status: (1) born in the United States, (2) born in Puerto Rico or another U.S. outlying area, (3) born abroad of U.S. citizen parents, (4) naturalized citizens, or (5) noncitizens. People born in the United States are citizens at birth. Citizen by birth refers to categories 1-4 above. (See also year householder immigrated to the United States, householder.)

Table(s): Household Demographics

Clothes dryer fuel. (See fuels.)

Table(s): Heating, Air Conditioning, and Appliances; Housing Unit Characteristics

Cooking fuel. (See fuels.)

Table(s): Heating, Air Conditioning, and Appliances; Housing Unit Characteristics

Cooperatives and condominiums.

A *cooperative* is a type of ownership whereby a corporation of member-owners owns a group of housing units. Each individual member is entitled to occupy or rent out an individual housing unit and is a shareholder in the corporation that owns the property but does not own the unit directly. The corporation may have a mortgage on the whole group of units. The member may have a loan or mortgage to buy his or her shares in the corporation.

A *condominium* is a type of ownership that enables a person to own an apartment or house directly in a project of similarly owned units. The owner's name is on the deed, and the owner may have a mortgage on the unit occupied. The owner also may hold common or joint ownership in some or all-common areas such as grounds, hallways, entrances, and elevators.

Cooperative or condominium ownership may apply to various types of structures such as single-family houses, row houses, and townhouses, as well as apartment units.

(See *also* member of any type of cooperative or association.)

Table(s): General Housing, Housing Unit Characteristics

Coupled Households. Respondents were asked whether each householder over 13 years old with non-relatives in the home is living with a spouse, boyfriend, girlfriend, or partner. Data are restricted to the householder's marriage information, therefore excluding married couples where neither is the householder. That information is available on the person file of the PUF microdata.

Households with married householder, spouse present. Represents the number of households where the householder is married to a person living in the household.

Households with unmarried householder, partner present. Represents the number of households where the householder is unmarried but partnered with a person living in the household.

Table(s): Household Demographics

Current line-of-credit interest rate. This item refers to the annual percentage rate in effect on current home-equity line-of-credit outstanding balances. It is

as of the date of the interview, not when the mortgage was originated, nor any future changes of variable rates of which the respondent may be aware.

(See *also* total home-equity line-of-credit limit; home-equity line-of-credit has a current balance; line-of-credit monthly payment; line-of-credit amount used for home additions, improvements, or repairs; mortgages; mortgages currently on property; means; medians.)

Table(s): Mortgage Characteristics

Current total loan as percent of value. This item is a percentage calculated using the total amount currently owed on mortgages secured by the property and dividing by the respondent's estimate of the current market value of the unit. The household's total amount currently owed involves summing the unpaid balance amount at the time of the interview for up to three mortgages secured by the property. These loans include regular mortgages, home-equity lump sum loans, and/or home-equity lines-of-credit that currently carry a balance. (See *also* value, means, medians.)

Table(s): Mortgage Characteristics

Deck on property. Respondents must meet the following conditions to have been asked this question:

- (1) live in a single-unit detached, single-unit attached, or manufactured/mobile home structure,
- (2) live in a unit with a porch, deck, balcony, or patio,
- (3) live in an area considered to be at high-risk for wildfire.

In addition, these questions were only asked of half the sample to reduce respondent burden.

Respondents were asked to specify if their home has a deck. If yes, they were asked what the surface of their deck is made from and if the space under their deck is used for storage. Respondents were allowed to choose one of the following answer categories regarding the surface of the deck:

- Wood
- Synthetic material
- Concrete
- Other

(See *also* wildfire risk.)

Table(s): National Wildfire Risk, Wildfire Risk in Selected Census Divisions

Description of area within 1/2 block. The respondent was asked to describe the area within 300 feet of the sample unit. The categories included:

Single-family detached houses. Refers to single family detached homes that stand by themselves apart from other buildings in the neighborhoods.

Single-family attached houses. Refers to houses running together or attached like town or row houses.

Multiunit residential buildings. An apartment is defined as a building with two or more units.

Manufactured/mobile homes. Refers to manufactured/mobile homes with and without permanent rooms added.

Commercial or institutional. Refers to nonresidential buildings, such as offices, stores, restaurants, hotels, banks, churches, parking garages, hospitals, schools, and prisons.

Industrial structures or factories. Refers to nonresidential buildings, such as factories, barns, junkyards, water treatment plants, and pumping stations

For this survey, a half block is about 300 feet in length or the length of a football field. (See *also* units in structure.)

Table(s): Neighborhoods

Disabilities.

Households with disabled persons. Disability status is collected for each member of the household. There are six categories of disabilities: hearing and vision disabilities are collected for all household members; mental, physical, and self-care disabilities are collected for household members at least five years of age; and go-outside-home disabilities are collected for members at least fifteen years of age.

Hearing disabilities. A person with a hearing disability is deaf or has a hearing impairment that makes it very difficult to hear conversations, televisions, or radio broadcasts.

Vision disabilities. A person with a vision disability is blind or has serious difficulty reading or driving due to a visual impairment even when wearing glasses.

Mental disabilities. A person with a mental disability has serious difficulty concentrating, remembering, or making decisions. This includes Alzheimer's disease, dementia, and serious learning disabilities.

Physical disabilities. A person with a physical disability has serious difficulty walking or climbing stairs. This is defined as difficulty walking up to three city blocks or climbing one flight of stairs.

Self-care disabilities. A person with a self-care disability has serious difficulty dressing or bathing oneself.

Go-outside-home disabilities. A person with a go-outside-home disability has difficulty doing errands such as visiting a doctor's office or shopping by oneself.

(See *also* access to structure, reason(s) for home improvement)

Table(s): Disabilities

Disaster repairs. For owner-occupied units only. Owners were asked if there has been a major disaster, such as a fire, earthquake, or tornado that required extensive repairs to the home in the last two years. The question was meant to capture disasters that caused severe damage where more than half the home, or at least two rooms were damaged. Disasters can include floods, earthquakes, mudslides, or forest, brush, and other wildfire, tornadoes and hurricanes, explosions, fires, or other disasters identified by the respondent. They can also include damage from broken pipes, grease fires, or the like, but only if the unit was severely damaged as a result. The "Other disasters" category includes households who reported making repairs due to multiple disasters of any kind. (See *also* home improvement, disaster repairs in the last two years for rental units.)

Table(s): Home Improvement Costs

Down payment. Only respondents who are the owner of the property were asked this question. This item refers to the total amount of money used for the down payment or outright purchase of the home/property. Owners were allowed to answer by giving a total dollar amount or by giving a percent of the purchase price. (See *also* type of federal government mortgage insurance)

Table(s): Value and Purchase Price

Duration of vacancy. This refers to the length of time (in months) from the date the last occupants moved from the housing unit to the date of the interview. The data, therefore, do not provide a direct measure of the total length of time that units remain vacant. For newly constructed units that have never been occupied, the duration of vacancy is counted from the date construction was completed. For recently converted or merged units, the time is reported from the date that conversion or merger was completed. (See *also* vacant units.)

Table(s): Housing Unit Characteristics

Educational attainment of householder. Data on educational attainment are derived from asking for the householder's highest level of school completed or the highest degree received. The question on educational attainment applies only to progress in "regular" schools. Regular schools include public, private, and parochial elementary and high schools (both junior and senior), colleges and universities, professional, vocational, trade, and business schools. The credits obtained are regarded as transferable in the regular school system.

Other schools include schools available for children 4 through 16 years of age that are not public or private graded schools. Some examples are ungraded schools, special schools, preschools, early learning centers, etc.

The category "high school graduate" includes people who received either a high school diploma or the equivalent; for example, passed the Test of General Educational Development (GED) and did not attend college. The category "Associate's degree" includes people whose highest degree is an associate's degree in (1) an occupational program that prepares them for a specific occupation and the course work may or may not be creditable toward a bachelor's degree or (2) an academic program primarily in the arts and sciences, and the course work is transferable to a bachelor's degree. Some examples of professional degrees include medicine, dentistry, pharmacy, and law.

In Table Creator, to obtain the total number of householders who are high school graduates, add (1) high school graduates only (includes equivalency), (2) graduates with some college, no degree, (3) with an associate's degree, (4) with a bachelor's degree, and (5) with a graduate or professional degree. To obtain the total number of householder graduates with a bachelor's degree, add (1) with a bachelor's degree and (2) with a graduate or professional degree. (See *also* householder.)

Tables: Household Demographics

Electric fuses and circuit breakers. The data show whether an electric fuse has blown or circuit breaker has tripped in the home in the three months prior to the interview, or while the household was living in the unit if less than three months. A blown fuse or tripped breaker switch results in the temporary loss of electricity until the fuse is replaced or the breaker switch reset.

Blown fuses inside major pieces of installed equipment (such as some air conditioners) are counted as blown fuses or tripped breaker switches. The item may identify inadequate wiring, but it also happens commonly when people move into houses and are unfamiliar with which items can be turned on at the same time. (See *also* housing adequacy –

severely inadequate, interior additions and replacements.)

Table(s): Housing Quality

Enrollment Status of Householder. Householders were asked if they were enrolled in high school, college, or university in March of this year (2021). Use caution when comparing to 2019. In 2019 this question was asked of only half the sample and restricted to householders 16 years of age or older, whereas in 2021 this question was asked of the full sample and restricted to householders between the ages of 16 and 54.

Table(s): Household Demographics

Extension cords. Extension cords are any length of flexible power cable with a plug on one end and one or more sockets on the other and they are a potential household hazard if worn or cracked. (See *also* selected deficiencies.)

Table(s): Health and Safety Characteristics

Exterior additions and replacements. These jobs were major alterations or improvements in the last two years, such as roofing, siding, and doors and windows.

Attached garage/carport. Owners were asked if, in the last two years, anything was built onto the outside of the home, such as an attached garage or carport. These types of additions do not add to living space but are physically attached to the building.

Porch/deck/patio/terrace. Owners were asked if, in the last two years, anything else was built onto the outside of the home, such as a porch, deck, patio, or terrace. These types of additions add to living space only if they are covered or protected from the elements.

Owners were then asked if, in the last two years, any other major alterations or improvements were done to the home. Then they were asked if they have added or replaced any of the following:

Roofing. This is meant to capture the replacement of the entire roof or at least most of it. Anything less, such as the repair of a hole or leak, or the replacement of a small section, would be considered maintenance. The roof may replace or be installed over the old roofing materials.

Siding. This is meant to include all types of siding that can be added to the outside of the building. Examples include aluminum, vinyl, fiber, cement or wood siding, or redwood

siding, as well as other materials, such as shingles, various facades that look like brick or masonry, stucco, and the like. Excludes the trim, soffits, and fascia if those were the only areas that were covered.

Windows/doors. This is meant to include adding or replacing windows and skylights, or interior or exterior doors. Also, it is intended to include upgraded windows or doors (i.e., changing from regular, double-hung door to French doors, or from ordinary windows to picture windows) and the replacement of worn-out storm doors, windows, or screens. Doors may include sliding doors, bi-fold doors, or accordion doors as well as traditional hinged doors. This item is meant to exclude seasonal installation of storm doors, windows, or screens and the patching or repairing of screens or replacement of windowpanes, which are considered routine maintenance.

Chimney/stairs/other exterior additions. This is meant to capture adding a chimney or stairs to the exterior of the home as well as changing the structure of the exterior of the home (i.e., installing bay windows, adding additional stories onto the house, or changing the external structure of the house).

(See also external building conditions, home improvement, interior additions and replacements, lot or yard additions and replacements.)

Tables: Home Improvement Costs

External building conditions.

Roof. A “sagging roof” is a critical defect indicating continuous neglect, or deep or serious damage to the structure. Only roofs with substantial sagging are included. “Missing roofing material” includes rotted, broken, loose or missing shingles, tiles, slate, shake, and tin, caused by extensive damage from fire, storm, or serious neglect. “Hole in roof” occurs when the missing roof materials expose the interior of the unit directly to weather. Holes caused by construction activity are not counted unless the construction has been abandoned.

Walls. “Missing bricks, siding, other outside wall material” applies to the exterior wall (including chimney) of the structure. These defects may be caused by storm, fire, flood, extensive neglect, vandalism, and so forth. Materials may include clapboard siding, shingles, boards, brick, concrete, and stucco. The missing materials do not necessarily expose the interior of the unit directly to weather.

Missing materials resulting from construction activity

are not counted unless construction has been abandoned. “Sloping outside walls” is a critical defect indicating continuous neglect or serious damage to the structure. Only walls with substantial sagging are included.

Windows. “Boarded-up windows” have been sealed off to protect against weather or entry and include windows and/or doors covered by board, brick, metal, or some other material. “Broken windows” indicate several broken or missing windowpanes. “Bars on windows” are to protect against unlawful entry. The condition of the windows has no bearing on this item. The bars can be vertical, horizontal, or a metal grating. Windows completely covered with metal sheeting are not included in this category.

Foundation crumbling or has open crack or hole. This category includes large cracks, holes, and rotted, loose, or missing foundation material.

(See also exterior additions and replacements, housing adequacy – severely inadequate.)

Tables: Housing Quality

Extra unit. Extra units include units classified as usual residence elsewhere (URE), vacant units designated as occasional use, and seasonal units (excluding migratory). A series of four questions were asked concerning these units. (See also reasons extra unit owned, location of extra unit, nights owner spent at extra unit, nights owner rented extra unit.)

Table(s): Housing Unit Characteristics

Eviction notice in the last three months. The eviction questions were asked of renters who moved in the last two years and whose previous home was rented or occupied without payment of rent. Respondents were asked if they had been threatened with eviction in the last three months at their current home. For respondents who answered yes, they were asked what was the primary reason for the eviction threat. Respondents were allowed to choose one of the following answer categories:

- Failure or inability to pay rent
- Other violation of lease includes:
 - Landlord wants to use the unit for another tenant or purpose, including moving in himself
 - Building condemned or due to be demolished
 - Landlord foreclosed on
 - Other reason

Then they were asked if they have received a court-ordered eviction notice. Regardless of whether they were threatened with an eviction or received a notice,

respondents were also asked how likely it was that they would have to leave their home within the next two months and, if they had to leave, where they think they would go to live. Respondents were allowed to choose one of the following categories:

- New home
- Friends
- Family
- Different places
- Shelter

Table(s): Delinquent Payments and Notices

Families and primary individuals. (See income sources of families and primary individuals.)

First source of alert during wildfire emergency.

Only respondents living in single-unit detached, single-unit attached, or manufactured/mobile home structures in areas considered to be at high-risk for wildfire were asked the question. In addition, these questions were only asked of half the sample to reduce respondent burden. Respondents were asked, if there were a wildfire emergency where they live, how would they expect to be alerted first. Respondents were allowed to choose one of the following categories:

- *Sirens*
- *Cell phone.* Includes an emergency alert, text, or call on cell phone
- *Call received on landline*
- *Email*
- *Television or radio*
- *In person contact from emergency official.* Includes visit or other in person contact from emergency official.

(See also wildfire risk.)

Table(s): National Wildfire Risk, Wildfire Risk in Selected Census Divisions

First-time owners. Only respondents who are the owner of the property were asked this question. If neither the owner nor any co-owner has ever owned or co-owned another home as a usual residence, then the housing unit is reported as the first home ever owned. Previous homes purchased solely as vacation homes or homes purchased for commercial rental purposes are not considered usual residences. However, if a previously owned home was originally purchased as a usual residence and later used as a

vacation home or for commercial or rental purposes, the owner is not a first-time owner. (See also type of federal government mortgage insurance.)

Table(s): Value and Purchase Price

Flush toilet and flush toilet breakdowns. Includes housing units with at least one flush toilet for the household's use only. A privy or chemical toilet is not considered a flush toilet. Flush toilets outside the unit are not counted. The figures on breakdowns of flush toilets show the number of times all the unit's flush toilets were not working during the last three months and the number of times all the flush toilets were not working for six consecutive hours or longer. For households with more than one toilet, the question was asked about instances when all toilets were classified as "not working" at the same time.

The flush toilet may be completely unusable due to a faulty flushing mechanism, broken pipes, stopped up sewer pipes, lack of water supplied to the flush toilet, or some other reason. Breakdowns are included even if caused by a natural disaster. (See also bathrooms, housing adequacy, type of sewage system.)

Table(s): Housing Quality

Food stamps. Housing units receiving food stamps are counted based on individual income, Temporary Assistance for Needy Families (TANF) receipt, and Supplemental Nutrition Assistance Program (SNAP) benefits reported in the prior survey cycle. Throughout most of the United States, the electronic benefit transfer (EBT), which is a system allowing transfer via debit card of government benefits from a federal account to a retail outlet's account, has replaced stamps. The U.S. Department of Agriculture's Supplemental Nutrition Assistance Program (SNAP), in conjunction with state and local governments, administers the food stamp program. Food stamps are administered at the family and primary individual level, not at the household level. (See also income, income sources of families and primary individuals, poverty status.)

Tables: Income Characteristics

Foreclosure status. Restricted to households with at least one mortgage and excludes households with home-equity credit lines and reverse annuity mortgages. Respondents were asked if they received a notice that their current mortgage was going to be foreclosed on and if the current mortgage was now in foreclosure. The same respondents were also asked how likely it was that they will have to leave the home within the next two months because of foreclosure and, if they had to leave, where they think they would

go to live. Respondents were allowed to choose one of the following categories:

- New home
- Friends
- Family
- Different places
- Shelter

Table(s): Delinquent Payments and Notices

Foundation type. Excludes multiunits. This item distinguishes single-family, single-unit attached and detached units from manufactured/mobile homes.

For single-family attached and single-family detached units, a structure has a basement if there is an enclosed space, at least partially underground, in which a person can walk upright under all or part of the building. The basement is “under all of building” if it is under the entire main structure, excluding garages, carports, and porches. A crawl space is space between the ground and the first floor of the house, but it is not high enough for a person to walk upright. A house is built on a concrete slab if it is built on concrete that has been poured on the ground. The “foundation setup in some other way” category refers to boats, motor homes, or houses built on stilts or pilings (for example, beach houses).

For manufactured/mobile homes, permanent foundations must be constructed of durable materials; i.e., concrete, mortared masonry, or treated wood-and be site-built, have attachment points to anchor and stabilize the manufactured home to transfer all loads to the underlying soil or rock. Manufactured/mobile homes are placed on a permanent masonry foundation; rest on concrete pads; or are up on blocks, but not on concrete pads. The “foundation setup in some other way” category refers to homes built on stilts or pilings (for example, beach houses). (See *also* manufactured/mobile homes, housing units.)

Table(s): General Housing, Housing Unit Characteristics

Frequency of mortgage payment. The **Table Creator** shows data for primary mortgages only. Payment frequency can be used as a money saving tool. Increasing the payment frequency reduces the principal faster, allowing owners to pay less interest and pay off the mortgage balance sooner. Most lenders will allow monthly payments at different intervals. (See *also* primary mortgage, mortgage payment amount, term of mortgage, interest rate of mortgage.)

Table(s): Mortgage Characteristics

Fuels.

Electricity. Supplied by above or underground electric power lines or generated at the housing unit.

Piped gas. Gas delivered through underground pipes from a central system to serve the neighborhood.

Bottled gas. Pressurized gas stored in tanks or bottles that are filled or exchanged when empty. Includes liquid propane gas.

Gas. Includes both piped and/or bottled gas. Respondents living in seasonal or vacant units are not asked to specify which type of gas they use.

Fuel oil. Heating oil normally supplied by truck to a storage tank for use by the heating system.

Kerosene or other liquid fuel. Includes kerosene, gasoline, alcohol, and other similar combustible liquids.

Coal or coke. A hard black or dark brown sedimentary rock formed by the decomposition of plant material, widely used as a fuel and usually delivered to a housing unit by truck.

Wood. Refers to the use of wood or wood charcoal as a fuel.

Solar energy. Refers to the use of energy available from sunlight as a source of heating fuel.

Other. Includes briquettes made of pitch and sawdust, coal dust, waste material like corncocks, purchased steam, or any other fuel not listed. In the Table Creator, the other category may differ depending on the stub topic because answer categories may differ across various survey questions and/or values may be too small and categories may, therefore, be collapsed. As a result, in the Table Creator, other represents the sum of all other fuels not listed in the stub.

(See *also* monthly housing costs.)

Tables: Heating, Air Conditioning, and Appliances; Housing Costs; Housing Unit Characteristics

Go-outside-home disabilities. A person with a go-outside- home disability has difficulty doing errands such as visiting a doctor’s office or shopping by oneself. Data are collected for household members at least 15 years of age. (See *also* disabilities.)

Table(s): Disabilities

Group quarters. (See housing units.)

Gut rehabilitation in the last ten years. Owners of

units built before 2011 were asked whether the unit had undergone a gut rehabilitation project in the last ten years. Gut rehabilitation is defined in the question as the general replacement of the interior of a building including the HVAC, plumbing and electrical components. Such projects are meant to involve completely replacing or refurbishing a majority of the non-framework aspects of a home (*See also* interior additions and replacements.)

Table(s): Home Improvement Characteristics

Gutters on home. Only respondents living in single-unit detached, single-unit attached, or manufactured/mobile home structures in areas considered to be at high-risk for wildfire were asked the question. In addition, these questions were only asked of half the sample to reduce respondent burden. Respondents were asked if their roof has gutters and, if so, how often their gutters are cleaned. Answer categories are twice or more a year, once a year, less often than once a year, or never. (*See also* wildfire risk.)

Table(s): National Wildfire Risk, Wildfire Risk in Selected Census Divisions

Hearing disabilities. A person with a hearing disability is deaf or has a hearing impairment that makes it very difficult to hear conversations, televisions, or radio broadcasts. (*See also* disabilities.)

Table(s): Disabilities

Heating equipment. (*See* main heating equipment.)

Heating problems. Data are shown for housing units occupied by the householder during the winter prior to the interview and refer only to the main heating equipment. The data are classified by whether the housing unit was uncomfortably cold for 24 hours or more, the number of times equipment breakdowns lasted six hours or more, and causes for the breakdowns. The heating equipment is considered broken down if it is not providing heat at its normal heating capacity through some fault in the equipment.

Utility interruptions. Occurs when there is a cutoff in the gas, electricity, or other fuel supplying the heat.

Inadequate heating capacity. Refers to heating equipment that is providing heat at its normal capacity, but the housing unit is still too cold for the occupants.

Inadequate insulation. Refers to air drafts through window frames, electrical outlets, or walls that are

cold.

Cost of heating. Refers to the occupants turning down their thermostat or turning the equipment off altogether to save money. This category includes utilities/fuels that are unavailable due to unpaid bills.

(*See also* housing adequacy, main heating equipment.)

Table(s): Housing Quality

Hispanic. (*See* race and Hispanic origin.)

Home-equity line-of-credit. A revolving mortgage loan, usually a second mortgage, allowing a property owner to obtain cash against the equity of a home at any time up to a predetermined amount set by the lender, without reapplying for a loan. Depending on the situation, lines-of-credit give an advantage to access the equity in different portions, up to a limit set by the lender, by giving the option to withdraw the funds whenever needed and make payments accordingly. With a home-equity line-of-credit, the borrower can use the equity of the property and take advantage of the tax savings. (*See also* total home-equity line-of-credit limit; home-equity line-of-credit has a current balance; current line-of-credit interest rate; line-of-credit monthly payment; line-of-credit amount used for home additions, improvements, or repairs.)

Table(s): Mortgage Characteristics

Home-equity line-of-credit has a current balance. Owners with one or more home-equity line-of-credit loans were asked whether they currently had a balance. The current balance is usually reported on the monthly or quarterly statement. (*See also* home-equity line-of-credit.)

Table(s): Mortgage Characteristics

Home improvement. Asked only of owners; pertains to home remodeling and major improvements and replacements. Excludes routine minor work such as painting or decorating. Respondents were asked if they had the following types of work done:

- Remodeled a kitchen or bathroom
- Added or converted space to a bathroom, bedroom, kitchen, recreation room or other type of room

Added or replaced:

- Carpeting, flooring, paneling, ceiling tiles, or drywall
- Interior water pipes

- Plumbing fixtures (sinks, bathtubs)
- Dishwasher or garbage disposal
- Insulation
- Electrical wiring
- Security system
- Central air conditioning
- Built in heating equipment
- Septic tank
- Water heater
- Porch, deck, patio or terrace
- Roofing
- Siding
- Doors or windows
- Anything to the exterior, for example a chimney or stairs
- Attached garage or carport
- Shed, detached garage or other exterior building
- Driveways or walkways
- Fencing
- Swimming pool, tennis court or other recreational structure
- Landscaping or sprinkler system

Respondents could also report up to three miscellaneous inside and outside home improvement jobs that did not fall within the categories above. For each reported job, respondents were asked for the cost of the work, whether someone in the household performed the work, the year the majority of the work was done, and the main source of funding for the work. (See *also* line-of-credit amount used for home additions, improvements, or repairs; routine maintenance costs in typical year; gut rehabilitation in the last ten years; reason(s) for home improvement; disaster repairs; room additions and renovations; remodeling; exterior additions and replacements; interior additions and replacements; lot or yard additions and replacements, professional/do-it-yourself, main source of funding, primary year of work.)

Table(s): Home Improvement Characteristics, Home Improvement Costs

Homes currently for sale or rent. Restricted to owner-occupied, vacant, and URE units. For owner-occupied units, only respondents who are an owner of the property were asked this question. The owner may offer the unit up for rent only, up for rent or for sale, or for sale only. In addition, the owner may have contracted to rent or sell the unit, but the transfer has not yet taken place. Finally, the housing unit may not be for rent or for sale at all (not on the market). (See *also* vacant units.)

Table(s): Housing Unit Characteristics

Household. A household consists of all people who

occupy a particular housing unit as their usual residence, or who live there at the time of the interview and have no usual residence elsewhere. The usual residence is the place where the person lives and sleeps most of the time. This place is not necessarily the same as a legal residence, voting residence, or domicile. Households include not only occupants related to the householder but also any lodgers, roomers, boarders, partners, wards, foster children, and resident employees who share the living quarters of the householder. It includes people temporarily away for reasons such as visiting, traveling in connection with their jobs, attending school, in general hospitals, and in other temporary relocations. By definition, the count of households is the same as the count of occupied housing units.

Household composition. While any occupant of a housing unit is called a household member, each household includes either one of the following:

- A *family*, which is the householder and all (one or more) other people living in the same household who are related to the householder by blood, marriage, or adoption.
- A *primary individual*, which is a householder who lives alone or with nonrelatives only. Although only one primary individual is identified per household, the household also may include one or more roommates, lodgers, resident employees, or other people unrelated to the householder. These nonrelatives are considered members of the household but not of the family.

Married couples related to the householder of a family are included in the family and are not considered separate families unless they reside in separate living quarters. (For definition of separate living quarters, see housing units.) While they are part of the family, they are also usually a subfamily. See *also* persons other than spouse or children.

By definition, families include the householder and at least one relative, so in the figures on household composition, families are always included in the various categories of two-or-more- person households. Primary individuals with nonrelatives living with them also are tabulated as two-or-more-person households. Primary individuals living alone are tabulated as one-person households.

Married-couple families. Each household in this group includes the householder and spouse, and other people, if any, who are related to the householder and live in the household. If the householder's spouse is not present, but another married couple is present; for example, daughter and son-in-law or mother- and father-in-law, the household is not counted here as a married-couple family.

Other male householder. This category includes

households with male householders who are widowed, divorced, separated or single, or who are married with wife absent for other reasons.

Other female householder. This category includes households with female householders who are widowed, divorced, separated or single, or who are married with husband absent for other reasons.

No nonrelatives. When this phrase modifies “married-couple” households, then households that include householder, spouse, nonrelatives, and other relatives, if any, are included with “other male” and “other female householder,” rather than with “married-couples, no nonrelatives.” The data are published both ways, in the Table Creator, so readers can see whether their findings are affected by the presence of nonrelatives with married couples.

Households with single children under 18 years old. This category includes all household members under 18 years, whether related to the householder or not, who are not currently married (they have never been married, or are divorced, separated, or widowed.) For example, it includes currently unmarried children of lodgers and foster children.

Own never-married children under 18 years old. This category includes any household member under 18 years old, if he or she has never been married, and is a son, daughter, stepchild, or adopted child of the householder. By definition, children of subfamilies are not children of the householder, so they are excluded from this count. The data are published for both this definition of children and the definition above (based on age and current marital status) so readers can see whether the definition of children affects their findings.

Other indicators of household composition include *Household composition by age of householder*, *Number of single children under 18 years old*, *Persons 65 years old and over*, and *Persons other than spouse or children*.

Data are shown for households with the following types of people:

With other relatives. This category counts households that include any person related to the householder by blood, marriage, or adoption, except spouse, son, daughter, stepchild, or adopted child under 18 years old (regardless of marital status.)

Single adult offspring 18 or over. This category counts households with at least one member aged 18 or older, if he or she is not currently married (that is, they have never been married or are divorced, separated, or widowed), and is a son, daughter, stepchild, or adopted child of the householder. Note this category has the same marital status categories as *Households with single children under 18 years old*, but the same relationship to householder categories as *Own never-married children*. These are defined under “Household composition.”

Grandparent headed household, no parent present. This category counts households headed by someone with a grandchild living in the unit only if neither of the child’s parents are household members.

Households with members of multiple generations. For each person whose parent lives in the household, the parent (biological, adoptive, or stepparent) is identified in the questionnaire. Each person who is a child or grandchild of the householder is also identified. These codes keep count of households where the following live in the unit:

- (1) One or more sons, daughters, stepchildren, or adopted children of the householder or spouse (regardless of marital status or age), and one or more parents of the householder or spouse, or
- (2) One or more parents of the householder or spouse, and one or more parents of these parents, or
- (3) One or more sons, daughters, stepchildren, or adopted children of the householder or spouse (regardless of marital status or age), and one or more of these children’s children (grandchildren of the householder or spouse, regardless of marital status or age.)

Note that the definition of children is different from those in “Single children under 18 years old,” and “Own never-married children.” The first does not involve relationship to householder, and neither one involves marital status or age. Also, note that if a household has more than three generations, it is still counted here. In addition to the three generations, there also may be other relatives in the household.

Subfamily. A subfamily is one of the following groups that do not include the householder or spouse, but are related to the householder and live in the household:

- (1) a married couple (with or without children of any type), or
- (2) one parent with one or more of his or her own never married children under 18 years old. A common example of a subfamily is a young married couple sharing the home of the husband or wife’s parents.

Nonrelatives. A nonrelative of the householder is any person in the household who is not related to the householder by blood, marriage, or adoption.

Roomers, boarders, lodgers, partners, resident employees, wards, and foster children are included in this category.

Other nonrelatives. This category counts households with nonrelatives of the householder who are not co-owners, co-renters, lodgers, or under 18. For example, it includes employees and housemates who do not pay a regular rent as lodgers. It also may

include households with nonrelatives counted in the categories below.

One or more secondary families. A secondary family is a group of two or more people who are related to each other by birth (Parent/child, child less than 18 years old), marriage, or adoption, but who are not related to the householder or co-owner or co-renter. The unrelated secondary family may include people such as guests, roomers, boarders, or resident employees and their relatives living in a household.

Two-person households, none related to each other. None of the household members are related to any other household member. They may be co-owners, co-renters, lodgers, partners, employees, or foster children. This category makes no distinction between housemates and unmarried partners. (For unmarried partner couples, see other household characteristics.)

Household composition by age of householder. (See household composition, age of householder.)

Table(s): Household Demographics

Household income. (See income; income sources of families and primary individuals; food stamps; poverty status.)

Table(s): Income Characteristics

Household moves and formation. Data are shown for households with at least one member that moved into the present unit during the past two years prior to the date of the interview. Figures are classified by whether the household moved together from the same unit or from two or more units. "Household all moved from one unit" are for the first member or group of members who moved. The AHS collects data for up to three mover groups, so data for "household moved from two or more units" represent both the second and third mover groups.

If two or more people in the household have moved in since the last enumeration, the respondent will be asked if he/she moved here from the same previous residence as the other movers in the household. If the response is no, they are then asked which household members moved from the first previous residence. Additional information on all mover groups can be found in the microdata.

The recent movers in each household are classified into "mover groups" based on their previous addresses. There are a maximum of three mover groups created. All household members that moved from the same previous residence are put into the same mover group.

The sum of all the mover groups does not measure net household formation, since it omits deaths, moves to institutions, and moves abroad, and it does not show whether all occupants of the previous unit moved here; some may have stayed there, or moved elsewhere.

The categories do indicate people moving out of units where they were not the householder (divorce or children setting out on their own), and people moving in with others (marriage, roommates, children moving from one parent to another, or to a grandparent.) (See *also* household composition, householder.)

Table(s): Housing Migration

Householder. The householder is the first household member listed on the questionnaire who is an owner or renter of the sample unit and is 15 years or older. An *owner* is a person whose name is on the deed, mortgage, or contract to purchase. A *renter* is a person whose name is on the lease. If there is no lease, a renter is a person responsible for paying the rent. If no one meets the full criteria, the age requirement is relaxed to 14 years or older before the owner/renter requirement. Where the respondent is one of several unrelated people who all could meet the criteria, the first listed eligible person is the householder. In cases where both an owner and renter are present, the owner would get precedence for being the householder. The householder is not necessarily the one answering the survey questions.

Households with disabled persons. (See disabilities.)

Households with single children under 18 years old. This category includes all household members under 18 years, whether related to the householder or not, who are not currently married (they have never been married, or are divorced, separated, or widowed.) For example, it includes currently unmarried children of lodgers and foster children. (See *also* household composition.)

Table(s): Household Demographics

Housing adequacy. The Department of Housing and Urban Development (HUD) measured housing quality by creating a measure called housing adequacy. The housing adequacy measure was classified into three degrees of severity – "severely inadequate," "moderately inadequate," and "adequate." Each sample unit had to meet the conditions defined below to be classified in one of these three categories.

Severely inadequate. Units are classified as “severely inadequate” if at least one of the following conditions is met.

- **Plumbing.** Lacking hot or cold piped water, lacking a full bathroom, or sharing a bathroom with non-household members.
- **Heating.** Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least six hours each time.
- **Electricity.** Having no electricity.
- **Wiring.** Having all of the following electric problems: exposed wiring, a room with no working wall outlet, and three blown fuses or tripped circuit breakers in the last three months.
- **Upkeep.** Having at least five of the following six maintenance problems: (1) water leaks from the outside in the last 12 months, such as from the roof, basement, windows, or doors; (2) leaks from inside structure in the last 12 months, such as pipes or plumbing fixtures; (3) holes in the floors; (4) holes or open cracks (wider than a dime) in the walls or ceilings; (5) more than 8 by 11 inches of peeling paint or broken plaster; or (6) signs of rats in the last 12 months.

Moderately inadequate. Units are classified as “moderately inadequate” if at least one of the following conditions is met.

- **Upkeep.** Having only three or four of the six problems listed under “severely inadequate - upkeep.”
- **Other.** Having any one of the following conditions: (1) on at least three occasions during the last three months, all the flush toilets were broken down at the same time for six hours or more; (2) having unvented gas, oil, or kerosene heaters as the main heating equipment; (3) lacking a kitchen sink, lacking a working refrigerator, lacking cooking equipment (stove, burners, or microwave oven), or sharing the kitchen with non-household members.

Adequate. A unit is deemed “adequate” if it does not meet the definitions of “severely inadequate” or “moderately inadequate.”

Table(s): Housing Quality

Housing search ended earlier than intended. Data

are for respondents who moved during the past two years. In some cases, people are not able to conduct a full search for a new home and they end up choosing to live in a less desirable location.

Respondents were asked if they ended their housing search sooner than they would have liked. If the response is yes, they were asked two follow-up questions to determine if the reason they had to cut their search short was 1) because they had to move quickly and did not have time to fully explore their housing options or 2) because they had difficulty traveling to other neighborhoods to find preferred housing. A respondent can answer yes to both.

Table(s): Housing and Neighborhood Search and Satisfaction

Housing units. A housing unit is a house, apartment, group of rooms, or single room occupied or intended for occupancy as separate living quarters.

The occupants of each housing unit may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living arrangements.

Both occupied and vacant units are counted, except that the following are excluded if they are vacant: (a) tents, caves, boats, railroad cars, and the like; (b) structures intended for nonresidential use; (c) units used for business storage (storage of personal furniture does not disqualify a unit); and (d) units unfit for human habitation (roof, walls, windows, or doors no longer protect the interior from weather, or there is positive evidence, such as a sign on the house or block, that the unit is to be demolished or is condemned.)

Living quarters is a general term that includes both **housing units** and **group quarters**. Living quarters include structures intended for residential use (such as a house, apartment building, boarding house, or manufactured/mobile home.) Living quarters also include the following, but only if they are occupied as usual residences: (a) places such as tents, caves, boats, and railroad cars; and (b) structures intended for nonresidential use (such as rooms in a warehouse where a guard lives.) Living quarters exclude quarters being used entirely for nonresidential purposes, such as a store, an office, or quarters used for storing business supplies, machinery, or agricultural products.

Separate living quarters are those in which the occupants live *separately* from any other people in the structure and that have *direct access* from the outside of the structure or through a common hall, lobby, or vestibule that is used or intended for use by the occupants of more than one unit or by the general public. This means that the hall, lobby, or vestibule is not part of any unit, and must be clearly separate from

all units in the structure. For vacant units, the criteria of *separateness* and *direct access* are applied to the intended occupants whenever possible. If the information cannot be obtained, the criteria are applied to the previous occupants.

Group quarters. The following types of living quarters are not classified as housing units and are not covered by the AHS interviews:

Institutional group quarters are living quarters occupied by one or more people under care or custody, such as children in an orphanage, people in a nursing home, and prisoners in a penitentiary.

Noninstitutional group quarters do not involve skilled medical care or custody, and do not have separate living spaces. They include college dormitories, fraternity and sorority houses, and nurse's dormitories.

Note that institutional and commercial establishments that have single-family houses or individual apartments with direct access, where staff lives separately, such as some residential hotels, and units for college professors, are considered housing units. Military housing for singles is not covered, but housing where civilian family members live is if it meets the definition of a housing unit.

Rooming houses. If any of the occupants in a rooming or boarding house live separately from everyone else in the building and have direct access, their quarters are classified as separate housing units. The remaining quarters are combined. If the combined quarters contain eight or fewer roomers unrelated to the householder, or a person in charge, they are counted as one housing unit. Otherwise, they are noninstitutional group quarters.

Hotels. Occupied rooms or suites of rooms in hotels, motels, and similar places are classified as housing units only when occupied by permanent residents; that is, people who consider the hotel as their usual residence or have no usual residence elsewhere.

Vacant rooms or suites of rooms are classified as housing units only in those hotels, motels, and similar places in which permanent residents occupy 75 percent or more of the accommodations.

New housing units. Units being built are classified as housing units (though they may be vacant) if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Note this stage of construction is earlier than the one used in "Duration of vacancy," which measures when construction was completed. (See also vacant units and duration of vacancy.)

Modular/panelized homes and manufactured/mobile homes. Modular/panelized homes are treated as traditionally built homes and are included in total housing units. Manufactured/mobile homes are also

included in total housing units but are grouped separately from traditionally built homes.

Manufactured/mobile homes and modular/panelized homes are commonly confused, but there is a distinct difference between the two.

Manufactured/mobile homes are constructed entirely in a factory (exterior siding, kitchen cabinets included) and have a non-removable chassis, allowing them to be moved again.

Modular/panelized homes, on the other hand, are permanent once constructed and cannot be moved again. While their components are assembled in a factory, the pieces are then constructed on the home site. Siding, gutters, and most interiors, such as cabinetry and flooring, are installed after the home is completed, much like a traditionally built home.

How acquired. Only respondents who are the owner of the property were asked this question. The owner obtained the housing unit by one of several options: by buying a house already built; by signing a sales agreement that included the land as well as the cost of building a house; by having a contractor build it on the householder's land; by the householder building it on the householder's own land (this includes a person acting as own contractor and includes leased land); or by receiving it as a gift or inheritance. (See also year unit acquired.)

Table(s): Value and Purchase Price

How respondent found current unit. Data are for households where the respondent moved into the present unit during the past two years prior to the interview. Respondents were asked a series of questions about how they found their current unit. (See also reasons for leaving previous residence, recent mover comparison to previous home.)

Table(s): Housing and Neighborhood Search and Satisfaction

HUD-assisted status. These estimates were created by matching addresses and demographic information from the AHS sample to Department of Housing and Urban Development (HUD) administrative files. HUD provides rent subsidies to low-income families who are unable to afford market rents, making sure households that meet certain eligibility requirements are able to obtain decent, safe, and sanitary housing. HUD rental assistance may be in the form of public housing, vouchers, and privately owned assisted housing units. In contrast to the Worst Case Needs variable, to be considered "eligible," renter households must meet either the very low (50%) or low (80%) income limits for the county or metropolitan

area in which they choose to live.

Public housing. These are renters living in units that are owned by local public housing authorities. The housing authority is the household's landlord.

Housing Choice Voucher Program. These are renters receiving housing vouchers from a PHA, where all or some of the rent is covered by the voucher. The Housing Choice Voucher program is the largest of the rental assistance programs. With tenant-based vouchers, while the actual tenancy is between the tenant and a private landlord, the tenant also has a relationship with the housing authority or regional nonprofit housing agency that administers the voucher.

This means that the administering agency must:

- 1) Approve the contract rent for the apartment (by determining if the rent is reasonable and in-line with Fair Market Rents),
- 2) Determine how much of that rent the tenant will pay (by using an adjusted income calculation and an asset test),
- 3) Inspect the apartment periodically to be sure it is safe,
- 4) Do a yearly review of the tenant's income and household composition, and
- 5) Monitor the voucher to make sure that both the tenant and landlord are complying with the rules of the program.

Privately owned multifamily. Multifamily subsidized housing is owned by a private landlord or corporation that has received government subsidies to provide affordable housing. This is also called a "project-based" subsidy because the subsidy stays with the housing development (project), not a tenant. Often, affordable apartments are in the same development as market-rate apartments. HUD programs in this category include Rent Supplement, Section 221(d)(3) Below Market Interest Rate (BMIR), Section 236, Section 202 Supportive Housing for the Elderly, Project-Based Section 8, Moderate Rehabilitation, and other, smaller programs.

Eligible, but not HUD-assisted with incomes less than 50% of area median incomes. These are households that meet the eligibility requirements and have very low incomes—not exceeding 50 percent of the Area Median Income (AMI)—who do not receive HUD rental assistance.

Eligible, but not HUD-assisted with incomes between 51% and 80% of area median incomes. These are households that do not currently receive HUD rental assistance, but that meet the eligibility requirements for admission to HUD rental assistance programs because they meet the "low income" requirement. Renter households with incomes between 51% and

80% of area median income are technically eligible for HUD assistance. However, additional statutes and HUD regulations for specific rental assistance programs, as well as public housing agency-specific rules, generally limit income eligibility to households who have incomes at or below 50 percent of the area median income. In practice, nearly all HUD assisted renters have incomes less than 50% of area median income.

Renters not eligible for HUD assistance. These households do not receive assistance, nor are they eligible to receive HUD rental assistance because their incomes exceed 80% of area median income.

Income. The survey covers total money income in the 12 months before the interview. It covers people ages 16 and older (ages 14 and older before 1999) currently living in the housing unit, even if they lived elsewhere during some of the previous 12 months. "Money income" is the income received on a regular basis (exclusive of certain money receipts such as capital gains and lump-sum payments) before payments for personal income taxes, social security, union dues, Medicare deductions, etc. It includes income received from wages, salary, commissions, bonuses, and tips; self-employment income from own nonfarm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); any cash public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability benefits; and any other sources of income received regularly such as Veterans' (VA) payments, unemployment and/or worker's compensation, child support, and alimony. Respondents were asked to report income from the job at which the respondent worked the greatest number of weeks during the previous 12 months. A person's longest job is not necessarily the longest he/she has ever had. If the person had two or more jobs of equal length in the previous 12 months, the most recent job is considered the longest.

The figures exclude capital gains; lump-sum payments from inheritances or insurance; occasional gifts; other sporadic payments; money borrowed; tax refunds; withdrawal of bank deposits; accrued interest on un-cashed savings bonds; payments between household members except wages in a family business; income "in kind," such as free living quarters, housing subsidies, food stamps, or food produced and consumed in the home; and money from the sale of property (unless the recipient was in the business of selling such property.) Figures also exclude income of people who have died or moved out of the housing unit, even if they lived in it for part of the previous 12 months.

For household members related to the householder, the interviewer asks the respondent for the information. For people not related to the householder, the interviewer tries to ask them directly about their income, but if they are not available, the interviewer asks the respondent.

Figures are shown separately for household income and income of families and primary individuals. Each has its own advantages.

Household income. The sum of the income of all people 16 years and older living in the household. A household includes related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. This type of income is collected for every household member, so it includes the income of lodgers, roommates, employees, and other household members who are not related to the householder.

Income of families and primary individuals. A household includes either a family or a primary individual, not both. This measure of income is defined as either the total income of the family or the income of the primary individual in the past year. This type of income is *not* collected for every household member.

While any occupant of a housing unit is called a household member, each household includes either one of the following:

- A *family*, which is the householder and all (one or more) other people living in the same household who are related to the householder by blood, marriage, or adoption.
- A *primary individual*, which is a householder who lives alone or with nonrelatives only. Although only one primary individual is identified per household, the household also may include one or more roommates, lodgers, resident employees, or other people unrelated to the householder. These nonrelatives are considered members of the household but not of the family. Their incomes are not included.

(See *also* means, medians.)

Income of families and primary individuals. (See income, income sources of families and primary individuals.)

Table(s): Income Characteristics

Income sources of families and primary individuals.

Wage or salary income. Includes total money earnings received for work performed as an employee during the past 12 months. It includes wages, salary, armed forces pay, commissions, tips, piece-rate payments, and cash bonuses earned before deductions were made for taxes, bonds, pensions, union dues, etc.

Self-employment income. Includes net money income (gross receipts minus expenses) from one's own business, professional practice, partnership, farm, or ranch. Since this is a net figure, it is possible for self-employment income to be negative.

Interest, dividends, and rental income. *Interest* is money received or credited to checking and savings accounts, money market funds, certificates of deposit (CDs), IRAs, KEOGHs, and government bonds. *Dividends* are money received, credited, or reinvested from ownership of stocks or mutual funds. *Rental income* is money (profits or losses) received from renting land, buildings, real estate, or from roomers or boarders.

Social Security or Railroad Retirement. *Social Security* includes Social Security pensions and survivor benefits, permanent disability insurance payments made by the Social Security Administration prior to deductions for medical insurance. *Railroad Retirement* insurance checks come from the U.S. Government. Medicare reimbursements are not included.

Retirement pensions or survivor pensions. Includes benefits from a former employer, companies, labor union, or federal, state, or local government, and the U.S. military. Also included are periodic receipts from annuities and insurance, and regular income from IRA and KEOGH plans. This does not include social security income.

Supplemental Security Income (SSI). A nationwide U.S. assistance program administered by the Social Security Administration that guarantees a minimum level of income for needy, aged, blind, or disabled individuals.

Public assistance or public welfare. Includes general assistance and temporary assistance for needy families (TANF.) Separate payments received for hospital or other medical care (vendor payments) is excluded. This does not include SSI or noncash benefits such as food stamps.

Farm Income. Respondents were asked if sales of crops, livestock, and other farm products from "this place" amounted to \$1,000 or more. "Place" consists of one or more tracts of land which the respondent considers to be the same property, farm, ranch, or estate. These tracts may be adjoining or they may be separated by a road, creek, or other pieces of land.

For owner-occupied units, place includes the owner's entire acreage of property, regardless of whether all or part of the land is rented to another person. For renters, place includes only the house and land for which they are paying rent, not the entire acreage of property of the owner. For units occupied without payment, place refers to the entire acreage or property of the owner.

Sales must be determined for the entire property of the owner and applied to the unit in sample. "Sales of crops, livestock, and other farm products," refers to the gross livestock products (milk, wool, etc.), poultry and eggs, nursery and forest products produced on this place. The products may have been sold at any time during the past 12 months. Excludes the value of products consumed on the place. The precise amount is not required, only a "yes" or "no" for an amount of \$1,000 or more.

If the respondent indicates that he/she is subsidized by the government not to grow certain crops, the field representative is asked to determine if that subsidy is \$1,000 or more. If it is, it counts as a "yes", if it's not, it counts as a "no." If the farmer does earn money from the farm in addition to the government subsidy of less than \$1,000, the field representative is instructed to determine if the total farm earnings including the subsidy are \$1,000 or more.

If the occupants have recently moved to the place, and they have not sold any farm products, the field representative is instructed to explain to the respondent that this question refers to sales made from the place during the past 12 months, either by them or by someone else. It is possible the respondent may know, in a general way, the amount of sales.

Other income. All other income includes unemployment compensation, Veterans Administration (VA) payments, royalties, contributions received periodically from people not living in the household, military family allotments, disability payments, workers' compensation, veterans' disability, child support or alimony, and other kinds of periodic income other than earnings, excluding food stamps. Disability payments, workers' compensation, and veterans' disability include payments from companies, unions, and the federal, state, or local government, such as payments from the Social Security Disability Insurance program. Workers' compensation benefits are paid by state workers' compensation programs, and veterans' disability income is paid by the U.S. military. Child support is money received for the support of children not living with their father or mother due to a legal separation.

Respondents were asked if they received in the past 12 months alimony or child support. They then report the amount. Alimony is money received periodically from a former spouse after a divorce or legal separation.

There may be significant differences in the income data between the AHS and other surveys and censuses. For example, the time period for income data in the AHS is the 12 months prior to the interview, while other income data generally refer to the calendar year prior to the date of the interview. Additional differences in the income data may be attributed to how income questions were asked, levels of missing data (usually high on questions about income), whether missing data were estimated or ignored, sampling variability, and nonsampling errors. (See *also* household composition, income, poverty status, food stamps.)

Table(s): Income Characteristics

Initial amount borrowed or refinanced. Restricted to households with at least one regular mortgage, which includes home-equity lump sum mortgages, but excludes home-equity credit lines and reverse annuity mortgages. Owners were asked how much was borrowed or refinanced for the mortgage or loan. The table stub includes only the primary mortgage or loan for the household. (See *also* primary mortgage.)

Table(s): Mortgage Characteristics

Inside/outside MSA. (See metropolitan area.)

Interest rate of mortgage. In the Table Creator, this item refers to the annual percentage rate of the primary mortgage in effect as of the date of the interview, not the rate when the mortgage was made, nor any future changes of variable rates of which the respondent may be aware. (See *also* primary mortgage, means, medians.)

Table(s): Mortgage Characteristics

Interior additions and replacements. Owners were asked if, in the last two years, any major alterations or improvements were done to the home. Then they were asked if they have added or replaced any of the following:

Insulation. This is meant to include fiberglass batts and other loose materials, foam or other materials blown into the walls, and ceilings or attics. Excludes plastic film seasonally installed over windows or doors as insulation. Includes caulking and weather stripping only if all or most of the homes doors or windows were treated, otherwise it is considered routine maintenance.

Water pipes. This is intended to capture only piping inside of the building, including water supply, waste pipes and drains. It is meant to

exclude water hoses such as those to washing machines or dishwashers.

Plumbing fixtures. This is meant to include bathtubs, shower enclosures, bidets, toilets, sinks, sump pumps, indoor hot tubs, water softeners, other major plumbing fixtures, and the installation of new faucets, but exclude the repair of existing ones.

Electrical wiring/fuse boxes/breaker switches. This is meant to apply to permanent, installed electrical wiring (either concealed or exposed); the installation of built-in lighting fixtures such as recessed or track lighting; and the installation or replacement of fuse boxes or a box with breaker switches controlling several electrical lines or circuits. Excludes wiring of appliances or other wiring not physically part of the building.

Security system. Addition or replacement of security systems.

Flooring/carpeting/paneling/ceiling tiles. "Carpeting" includes wall-to-wall carpeting, which is carpeting that is cut to fit a specific room and goes completely to the walls of that room. It is generally also fixed in place. "Flooring" is meant to include the addition or replacement of flooring, such as hardwood, tile, marble, vinyl, or some other material that is considered a finished floor. Flooring is meant to exclude refinishing hardwood floors or cleaning existing floors. "Paneling" refers to large sheets of material that are put onto existing walls. Paneling is typically made of wood, gypsum board, wood byproducts, drywall, etc. Drywall consists of large, rigid sheets of finishing material used to create the interior walls of dwellings. "Ceiling tiles" are suspended from or attached to the existing ceiling.

HVAC (Heating, Ventilation, and Air Conditioning). Addition or replacement of built-in heating equipment or central air conditioning. Includes furnaces, heat pumps, boilers, ductwork, and radiators. This item is intended to exclude thermostats and room air conditioners.

Septic tank. Addition or replacement of a septic tank.

Water heater/dishwasher/garbage disposal. Addition or replacement of a water heater tank, built-in dishwasher (excludes portable dishwashers), and/or garbage disposal.

Other interior. Includes other major additions or replacements inside the home not listed above.

(See also home improvement, exterior additions and replacements.)

Table(s): Home Improvement Costs

Items included in mortgage payment. Respondents were asked to indicate which items were included in the mortgage payments of all their loans besides principal and interest. These items may include property taxes, property insurance, and private mortgage insurance. Data in the Table Creator are for primary mortgages only.

Property tax. A tax assessed on real estate by a local government based on the value of a house or other property.

Property insurance. This item refers to insurance on the structure and/or its contents (such as furniture, appliances, or clothing) and usually contains some liability insurance. The total cost is the most recent yearly cost for which the occupants have been billed. Yearly cost was divided by 12 before calculating a monthly median cost. (See also means, medians.)

Private mortgage insurance. Private mortgage insurance is insurance that a lender generally requires a homebuyer to obtain if the down payment made by the homebuyer is below a certain percentage (often 20 percent down payment for conventional loans.)

(See also primary mortgage.)

Table(s): Mortgage Characteristics

Kitchen equipment. This item refers to selected equipment that is not shared with other households. Refrigerators, burners, ovens, are counted only if they were in working order or the household planned to have them repaired or replaced soon.

Complete kitchen facilities. A housing unit has complete kitchen facilities when it has all the following: (1) kitchen sink; (2) burners, cook stove, or microwave oven; and (3) refrigerator. These terms are further defined below. The same criteria are used for occupied and vacant units in determining complete kitchen facilities. In some areas of the country, it is common for the occupant to bring a refrigerator. In these cases, the vacant unit, lacking a refrigerator, has an incomplete kitchen.

Kitchen sink. Only a sink in the unit or on an enclosed porch is counted, but it does not matter whether it is in the kitchen. However, a bathroom sink does not count as a kitchen sink.

Refrigerator. It may or may not have a freezer. Kerosene refrigerators are counted but not ice boxes.

Cooking stove or range. The cook stove or range can

be mechanical or wood burning.

Burners. Data for burners were collected only if the respondent did not report having a cooking stove with oven. Burners built into a stove or countertop are counted, as are burners on a wood burning stove.

Microwave oven. Data for microwave ovens were collected only if the respondent did not report having a cooking stove with oven or burners. Prior to 1997, the data collected included all types of ovens except toaster ovens.

Dishwasher. Countertop dishwashers are not counted.

Table(s): Heating, Air Conditioning, and Appliances; Housing Unit Characteristics

Last used as a permanent residence. Data refer to the length of time (in months) since units that are currently seasonal vacant were last used as a permanent residence and are measured as of the date of interview. Units that have always been used for short-term or seasonal occupancy are classified as "Never occupied as permanent home." (See also extra units, vacant units.)

Table(s): Housing Unit Characteristics

Laundry equipment. This item refers to selected equipment that is not shared with other households. If the respondent lives in an apartment, equipment is only counted if the machine is in the apartment, rather than a basement or shared utility room.

Washing machine. The washing machine must be mechanical. A wringer washing machine, which must be plugged in to run, should be included.

Clothes dryer. Only clothes dryers with motors are counted, not hand-operated wringers or hand-turned spin dryers.

Table(s): Heating, Air Conditioning, and Appliances; Housing Unit Characteristics

Lead pipes. Only respondents who are the owner of the property were asked this question. Owners were asked if the buyer, seller, or their representative made inquiries or had the home inspected or tested for lead pipes. If yes, the unit is counted. Lead pipes and lead solder on copper pipes refer only to water inlet (supply lines) not to waste water pipes.

Table(s): Value and Purchase Price

Line-of-credit amount used for home additions, improvements, or repairs. This item indicates

whether the household used their home-equity line-of-credit for home additions, improvements, or repairs. Includes only expenditures to the residence and excludes work done to non-residential properties. (See also home-equity line-of-credit, line-of-credit monthly payment, current line-of-credit interest rate, home-equity line-of-credit has a current balance, total home-equity line-of-credit limit, percent of primary mortgage refinanced cash used for home additions, improvements, or repairs.)

Table(s): Mortgage Characteristics

Line-of-credit monthly payment. This is the payment on the line-of-credit paid to the bank at the present interest rate. (See also home-equity line-of-credit, current line-of-credit interest rate, home-equity line-of-credit has a current balance, total home-equity line-of-credit limit, line-of-credit amount used for home additions, improvements, or repairs.)

Table(s): Mortgage Characteristics

Living quarters. (See housing units.)

Location of extra unit. Designates how close the unit is to the owner's current residence. (See also extra unit.)

Table(s): Housing Unit Characteristics

Lot or yard additions and replacements. Owners were asked if, in the last two years, any major alterations or improvements were done to the home. Then they were asked if they have added or replaced any of the following:

Driveways/walkways. This item is intended to include driveways or walkways that have been added, repaved, replaced, or improved. "Improved" means that the construction of the driveway or walkway has been upgraded with more durable materials. An example would be replacing a loose gravel walkway with a permanent composition stone compound. Excludes driveways or walkways that have only been repaired (i.e., resealing or patching).

Fencing/walls. This item is meant to include fencing or walls that have been added, replaced, or improved. "Improved" means that the construction of the fencing or walls has been upgraded with more durable materials. Excludes repairs of fencing or walls (i.e., section of board, bricks, or stones were replaced or cracks filled).

Swimming pool/tennis court/recreational structures. Recreational facilities is meant to include an in-ground swimming pool, a basketball court, a tennis court, a

brick barbecue fireplace, an outdoor hot tub, Jacuzzi, or sauna, boat dock, skateboard ramp, etc. It is intended to exclude repairs to recreational structures and above ground pools, unless installed with a deck.

Shed/detached garage/other building. Examples of other buildings include site-built or prefabricated greenhouses, gazebos, and shelters

Landscaping/sprinkler system. This item is meant to exclude snow removal, regardless of cost.

Other. Includes any other major remodeling, improvement or replacement jobs done to the lot or yard in the last two years.

(See also home improvement.)

Table(s): Home Improvement Costs

Lot size. Lot size includes all connecting land that is owned or rented with the home. Figures include single-units, manufactured/mobile homes, and “other” structure types, such as boats, RVs, and vans. Excluded are two-or more-unit buildings and two-or-more-unit manufactured/mobile homes. Median lot size is shown to hundredths of an acre. For renters, the acreage reported includes only the house and land for which they are paying rent, and not the entire acreage or property of the owner.

Table(s): Rooms, Size, and Amenities; Housing Unit Characteristics

Main heating equipment. Sometimes people have more than one type of heating equipment in their home. Data are reported for the main heating equipment only. The respondent is asked if their heating equipment is designed to send heat to all or most of the rooms.

Warm-air furnace. A central system that provides warm air through ducts leading to various rooms.

Steam or hot water system. A central heating system in which heat from steam or hot water is delivered through radiators or other outlets. It also includes solar heated hot water that is circulated throughout the home.

Electric heat pump. A heating and cooling system that utilizes indoor and outdoor coils, a compressor, and a refrigerant to pump in heat during the winter and pump out heat during the summer. Only heat pumps that are centrally installed with ducts to the rooms are included in this category. Others are included in wall units.

Built-in electric units. Units permanently installed in floors, walls, ceilings, or baseboards.

Floor, wall, or other built-in hot-air unit without ducts.

A system that delivers warm air to the room right above the furnace or to the room(s) on one or both sides of the wall in which the furnace is installed.

Room heater with flue. Non-portable room heaters in the wall or freestanding heaters that burn liquid fuel and are connected to a flue, vent, or chimney to remove smoke and fumes.

Room heater without flue. Any room heater that burns kerosene, gas, or oil, and that does not connect to flue, vent, or chimney.

Portable electric heater. Heaters that receive current from an electrical wall outlet.

Stove. Any range or stove that burns solid fuel including wood burning, potbelly, and Franklin stoves.

Fireplace with inserts. A fan-forced air circulation system installed in the fireplace to force the heat into the room.

Fireplace without inserts. Glass door fire screens or fire backs inserted in the back of the fireplace to reflect heat passively.

Cooking stove. Gas or electric ranges or stoves originally manufactured to cook food.

Other. Includes any heating equipment that does not fit the definition for any of the previous definitions.

(See also supplemental heating equipment, heating problems, fuels, interior additions and replacements.)

Table(s): Heating, Air Conditioning, and Appliances; Housing Unit Characteristics

Main house heating fuel. (See fuels.)

Table(s): Heating, Air Conditioning, and Appliances; Housing Unit Characteristics

Main source of funding. For each home improvement job reported, the respondent was asked for the main source of funding. If a particular job used more than one source of funding, only the source that covered most of the costs was recorded. The respondent chose from the following answer categories:

Cash from savings. Cash on hand or from bank account or check card.

Cash from refinancing home. A cash-out refinance is refinancing an existing mortgage with a new mortgage, where the new mortgage is for a larger amount than the existing mortgage and the borrower gets the difference between the two loans in cash. Homeowners typically do cash-out refinancing to turn some of the equity they've built up in their homes into

cash.

Home-equity loan. A loan in which the borrower uses equity as collateral. These loans are often used to finance major expenses, such as home repairs.

Homeowner's insurance settlement. The majority of the costs were paid by an insurance settlement.

Credit card or retail store charge card.

Contractor arranged financing. Financing arranged through the contractor hired to do the work.

Something else. Anything not in the above categories.

(See also home improvement.)

Table(s): Value and Purchase Price

Manufactured/mobile home anchoring.

Manufactured/mobile home or trailer tie downs are ground-anchor foundation systems that give physical stability to manufactured/mobile homes. (See also manufactured/mobile homes, housing units.)

Table(s): General Housing, Housing Unit Characteristics

Manufactured/mobile home size.

A manufactured/mobile home is defined as a housing unit that was originally constructed to be towed on its own chassis (also called HUD Code homes.) It may be built in one or more sections. Since the sections are attached side-by-side at the home site, the number of sections determines the size of the final home. Size, therefore, is measured as the number of sections "wide." A unit composed of two sections is a doublewide; three sections are a triple wide, etc. Singlewide units come from the factory as one section. It also may have permanent rooms attached at its present site or other structural modifications. (See also manufactured/mobile homes, housing units.)

Table(s): General Housing, Housing Unit Characteristics

Manufactured/mobile homes in group.

Manufactured/mobile homes or manufactured/mobile home sites gathered close together are considered to be in a "group." This may be a manufactured/mobile home park or several manufactured/mobile homes grouped together on adjacent individually owned lots not in a manufactured/mobile home park. (See also manufactured/mobile homes, housing units.)

Table(s): General Housing, Housing Unit Characteristics

Manufactured/mobile homes.

A manufactured/mobile home is defined as a housing unit that was originally constructed to be towed on its own chassis (also called HUD Code homes.) It may be built in one or more sections. Since the sections are attached side-by-side at the home site, the number of sections determines the size of the final home. Size, therefore, is measured as the number of sections "wide." A unit composed of two sections is a double wide; three sections is a triple wide, etc. Single wide units come from the factory as one section. It also may have permanent rooms attached at its present site or other structural modifications. The term does not include prefabricated buildings, modular homes, travel campers, boats, or self-propelled vehicles like motor homes. Some people use the terms trailer or manufactured housing in the same sense as manufactured/mobile homes. Manufactured/mobile homes, however, are not the same as modular/panelized homes. (See also housing units.)

Means. This measure represents an arithmetic average of a set of values. It is obtained by dividing the sum (or aggregate) of a set of numerical responses by the number of responses in the set. For example, mean square footage is obtained by dividing the aggregate of all square footage greater than zero reported by households by the total number of households with square footage greater than zero.

Most means are rounded to the nearest whole number for National and the nearest tenth for Metros. Means are also rounded to four significant digits as part of the U.S. Census Bureau's disclosure avoidance protocol. When a variable only available on the Internal Use File (IUF) is used to calculate a mean having fewer than ten input values, the mean is suppressed and is denoted by an "S" in Table Creator. (See also medians.)

Medians. The median is the 50th percentile and is generally a better measure of "typical" than the mean. It is found by ordering all values in a set from lowest to highest and then finding the value that lies in the exact middle. If there is an even number of values, then the average of the two values in the middle can be used as the median. All medians in Table Creator except median "Year Structure Built" are calculated in this way. "Year Structure Built" is categorical for years prior to 2010, so we estimate the median from the distribution (an interpolated median).

For example, if there are 10 million homes, and we order them by Year Structure Built, then the home with the median Year Structure Built is at the halfway point of this ordered set (i.e., the 5 millionth home).

To calculate the interpolated median of Year Structure Built for this set of homes, in addition to the total number of homes (10 million), we need to know the number of homes that have the same Year Structure Built category as the median home, and the number of homes with a Year Structure Built that's older than the category having the median home.

For example, say the 5 millionth home's Year Structure Built value is the category 1970-1979, and there are 300,000 homes that also have a Year Structure Built of 1970-1979, and the number of homes built before 1970 is 4.8 million. We calculate the percentage of the homes with Year Structure Built of 1970-1979 that occur before the 5 millionth home in the ordered set of homes. The formula is as follows:

Percentage Homes Before Median = (number of homes built 1979 or earlier – index of median home) / number of homes with same Year Structure Built category as median

Percentage Homes Before Median = ((300,000 + 4.8 million) – 5 million) / 300,000
= 0.33, or 33%

Since the number of years in the category 1970-1979 is 10, we then multiply 10 by the Percentage Homes Before Median (0.33), yielding 3.3. We add that to the lower bounds of the 1970-1979 category (i.e., 1970: 1970 + 3.3 = 1973.3). Finally, we take the integer floor of that value, to obtain the interpolated median Year Structure Built, which is 1973.

Most medians are rounded to the nearest whole number for National and the nearest tenth for Metros. Medians are also rounded to four significant digits as part of the U.S. Census Bureau's disclosure avoidance protocol. When a variable only available on the Internal Use File (IUF) is used to calculate a median having fewer than ten input values, the median is suppressed and is denoted by an "S". Interpolated medians (i.e., Year Structure Built) have a suppression threshold of less than three input values. (See *also* means.)

Member of any type of cooperative or association.

The question was asked of regular occupied units, UREs, and vacant units, but the table restricts the data to occupied units only. Respondents report whether their unit is a condominium or a cooperative, then they were asked if the unit is part of a home owners association. The responses to those two questions are then broken up into different categories defining membership of condo associations only, cooperative associations only, homeowners associations only, or some combination of the three. A unit cannot be classified as both a condo and a

cooperative. (See *also* cooperatives and condominiums, monthly homeowner or condominium association fee amount.)

Table(s): General Housing

Mental disabilities. A person with a mental disability has serious difficulty concentrating, remembering, or making decisions. This includes Alzheimer's disease, dementia, and serious learning disabilities. Data are collected for household members at least five years of age. (See *also* disabilities.)

Table(s): Disabilities

Metropolitan/micropolitan area. Metropolitan areas are composed of whole counties (towns in New England) that have significant levels of commuting and contiguous urban areas in common. They may cross state lines, and usually include large amounts of rural land and farmland, provided the county or town as a whole qualifies. A metropolitan or micropolitan statistical area's geographic composition, or list of geographic components at a particular point in time, is referred to as its "delineation." Metropolitan and micropolitan statistical areas are delineated by the U.S. Office of Management and Budget (OMB) and are the result of the application of published standards to Census Bureau data.

The standards for delineating the areas are reviewed and revised once every ten years, prior to each decennial census. Generally, the areas are delineated using the most recent set of standards following each decennial census. Between censuses, the delineations are updated annually to reflect the most recent Census Bureau population estimates. The 2015 and beyond AHS metro area definitions match the official OMB delineations from February 2013, which were the most recent at the time the sample for the first wave was drawn. From 2015 onwards, AHS metros match CBSA definitions of that year by the same name.

For more information on 2021 metros, see <<https://www.census.gov/geographies/reference-files/time-series/demo/metro-micro/delineation-files.html>>. For more on differences in metro area definitions from 1985 to 2013, see [Metropolitan Area Histories](#) and [Geography, Public Use File: 1985-2013](#). (See *also* top 15 metropolitan areas, next 20 metropolitan areas..)

Mold. Mold spores can sometimes cause health problems. As part of the Healthy Homes module, respondents were asked if in the last 12 months mold was covering an area greater or equal to the size of an 8 1/2" x 11" piece of paper in your home and if the mold was in the kitchen, bathrooms, bedrooms, living

room, or some other room. (See also water leakage during last 12 months.)

Table(s): Housing Quality

Monthly cost paid for electricity. Monthly electric amount represents average monthly costs paid for electricity. Average monthly costs are estimated from regression models developed from the Residential Energy Consumption Survey (RECS) sponsored by the Department of Energy (DOE).

Amounts are for occupied units that use and pay for electricity, where the electricity cost is not included in rent, site rent, condo fee, or other fee, or included in another utility cost. Costs are not collected for vacant units, but information is collected on whether the unit would be billed separately for electricity or if the electricity costs would be included in the rent, condo fee, or other charges.

Table(s): Housing Costs

Monthly cost paid for fuel oil. Monthly oil amount represents average monthly costs paid for oil. Respondents who use oil were asked to estimate the total cost for fuel oil in the past 12 months. The total amount for the past 12 months is divided by 12 to obtain the average monthly amount. Amounts are for occupied units that use and pay for oil, where the oil cost is not included in rent, site rent, condo fee, or other fee, or included in another utility cost. Costs are not collected for vacant units, but information is collected on whether the unit would be billed separately for oil or if the oil costs would be included in the rent, condo fee, or other charges.

Table(s): Housing Costs

Monthly cost paid for gas. Monthly gas amount represents average monthly costs paid for gas, both piped and bottled. Average monthly costs are estimated from regression models developed from the Residential Energy Consumption Survey (RECS) sponsored by the Department of Energy (DOE). Amounts are for occupied units that use and pay for gas, where the gas cost is not included in rent, site rent, condo fee, or other fee, or included in another utility cost. Costs are not collected for vacant units, but information is collected on whether the unit would be billed separately.

Table(s): Housing Costs

Monthly cost paid for homeowner or renter insurance. Respondents were asked whether their household has homeowner's or renter's property

insurance. If they reply yes, then they were asked for the amount paid in the last 12 months. Household property insurance is insurance on both the structure and contents such as furniture, appliances, clothing, etc., and frequently contains liability coverage to protect occupants, should visitors have an accident on the premises. Renter's property insurance is limited to coverage for contents and possibly liability. Renters usually do not have property insurance, (renter's property insurance) but, if they do, its cost is counted. The total cost is the most recent yearly cost for which the occupants have been billed. Monthly costs are calculated from yearly estimates. (See also monthly total housing costs, means, medians.)

Table(s): Housing Costs

Monthly cost paid for lot/land rent. Respondents were asked if they pay rent for the land. The land/site rent can be paid by either an owner or a renter of the unit. If they replied yes, then they were asked how many times a year the land/site rent was due, followed by an estimate of the cost. The values shown in the microdata have been converted to monthly amounts in the Table Creator.

In some cases, the land on which a manufactured/mobile home is placed is not owned. This question attempts to account for rent paid for a manufactured/mobile home site within a park (excluding other park fees or charges) or if manufactured/mobile homes outside of a park, rent for land on which it is placed. In other cases, the rent for the land on which the manufactured/mobile home is situated is separate from the manufactured/mobile home rent. When this happens, the field representative records a "yes" regardless of who pays for it or if the land rent is included in the manufactured/mobile home park fee.

In a few areas of the country, people may report that they own the unit, but not the land on which it stands. The land is rented or leased from the landowner, and "ground rent" is paid. These leases are for long periods of time (50-100 years) when originated, although much of the term could have expired by now. The leases obligation transfers with the property and cannot be canceled. (See also means, medians.)

Table(s): Housing Costs

Monthly cost paid for other fuel. Monthly amount for other fuels represents average monthly costs paid for other fuels (i.e., wood, coal, kerosene, or any other fuel). Respondents who used other fuels were asked to estimate the total cost for other fuels in the past 12 months. The total amount for the past 12 months is divided by 12 to obtain the average monthly amount. Amounts are for occupied units that use and pay for

other fuels, where the cost for other fuels is not included in rent, site rent, condo fee, or other fee, or included in another utility cost. Costs are not collected for vacant units, but information is collected on whether the unit would be billed separately for other fuels or if the other fuel costs would be included in the rent, condo fee, or other charges.

Wood. The number of cords (or loads) used in the past year is multiplied by the cost per cord or load.

Coal. The number of tons used in the past year is multiplied by the cost per ton.

Kerosene. The number of gallons used in the past year is multiplied by the cost per gallon; or the number of deliveries is multiplied by the average cost per delivery.

Costs included with other utilities are only reported if the respondent knows the separate cost for this fuel.

If the fuels are used only in the winter months, the cost only for the winter months is recorded. If the fuels are also used through the year for cooking or heating water, the cost for the remainder of the year is added to the total cost for the heating season.

Table(s): Housing Costs

Monthly cost paid for real estate taxes. Only respondents who are the owner of the property were asked this question. This item is calculated for all owner-occupied units from yearly estimates on the home and its land/condominium or cooperative unit/manufactured/mobile home and its lot. Real estate taxes include special assessments, school taxes, county taxes, and any other real estate tax on the unit. Also includes taxes on manufactured/mobile homes and manufactured/mobile home sites if the site is owned. If lower taxes are paid because of a special exemption, such as lower taxes for persons 65 or over, the total amount of real estate taxes due is recorded. Rebates are not subtracted from the total. Excluded are payments on delinquent taxes due from prior years. In cases where real estate taxes are included with the mortgage (in escrow) or cooperative maintenance fee, a separate amount for the taxes is obtained. To determine average monthly cost, yearly cost was divided by 12. (See *also* monthly housing costs, median monthly housing costs for owners, means, medians.)

Table(s): Housing Costs

Monthly cost paid for rent. Only renters were asked the question. Respondents were first asked how often the rent on their unit is due. Then they were asked how much the household pays out of pocket for rent each time it's due. Parking costs paid separately are not included. Respondents were to include the total

amount paid by the household and any other source. A separate code is entered if rent depends on the income of the occupants, such as public housing or some military housing. Rent amounts in the Table Creator and microdata have been converted to monthly values.

Table(s): Housing Costs

Monthly cost paid for trash collection. Monthly trash amount represents average monthly costs paid for garbage and trash collection. Respondents were asked to estimate the total cost for garbage and trash collection in the past 12 months. The total amount for the past 12 months is divided by 12 to obtain the average monthly amount. Amounts for occupied units that pay for garbage and trash collection, where the garbage and trash collection cost is not included in rent, site rent, condo fee, or other fee, or included in another utility cost. Costs are not collected for vacant units, but information is collected on whether the unit would be billed separately for garbage and trash collection or if the garbage and trash collection costs would be included in the rent, condo fee, or other charges.

Includes only the cost paid for waste removal and not any other costs associated with trash such as garbage bags and garbage cans.

Table(s): Housing Costs

Monthly cost paid for utilities. The sum of average monthly costs paid for costs paid for electricity, gas, fuel oil, other fuel, trash collection, and water. Respondents were asked to estimate the total cost for the utilities listed above in the past 12 months. The total amount for the past 12 months is divided by 12 to obtain the average monthly amount. (See *also* monthly cost paid for electricity, monthly cost paid for gas, monthly cost paid for fuel oil, monthly cost paid for other fuel, monthly cost paid for trash collection, and monthly cost paid for water.)

Table(s): Housing Costs

Monthly cost paid for water. Monthly water amount represents average monthly costs paid for water supply and sewage disposal. Respondents were asked to estimate the total cost for their water supply and sewage disposal in the past 12 months. The total amount for the past 12 months is divided by 12 to obtain the average monthly amount. Amounts are for occupied units that pay for their water supply and sewage disposal, where the water supply and sewage disposal cost is not included in rent, site rent, condo fee, or other fee, or included in another utility cost. Costs are not collected for vacant units, but information is collected on whether the unit would be

billed separately for water supply and sewage disposal or if the water supply and sewage disposal costs would be included in the rent, condo fee, or other charges.

Table(s): Housing Costs

Monthly homeowner or condominium association fee amount. This amount includes manufactured/mobile home, homeowner, cooperative, and condominium association fees, as well as manufactured/mobile home park fees and other fees for manufactured/mobile home utility hookups. The fee can be paid by either an owner or a renter. (See *also* means, medians.)

A homeowner's association (HOA) fee (excludes condominium and cooperative fees) is a fee charged for services such as upkeep of common property, including painting hallways, cleaning lobbies, mowing lawns, repairing laundry facilities, paving parking areas, and repairing streetlights. The fee may include the use and maintenance of either indoor or outdoor swimming facilities or other recreational facilities (party rooms, pools, tennis courts, basketball courts, exercise rooms, and playground areas.) In addition, the homeowner association fee can include payments for security personnel such as security guards or services such as telephone answering service, maid service, or other domestic help.

Mobile home park fees are regular payments to the park management that could include utility charges, mail handling, and/or fees for the maintenance of common areas. Aside from manufactured/mobile homes (where site rent is covered in manufactured/mobile home park fees), in a few areas of the country, occupants may own the unit, but not the land on which it stands.

A condominium fee is charged to the owners of the individual condominium unit on a regular basis. The fee covers operating and maintenance costs of the common property; for example: halls, lobby, parking areas, laundry room, swimming pool; as well as related administrative costs, such as utilities billed communally and management fees.

A cooperative maintenance fee (also called carrying charge) is a fee charged to the owners of the cooperative on a regular basis. It covers a share of the annual amount paid by the cooperative for real estate taxes, mortgage interest, and operating cost.

Table(s): Housing Costs

Monthly mortgage amount as percent of household income. Computed by dividing the monthly total mortgage amount (from the Housing Costs table) by the total household income. Household income is defined as the sum of the

income of all people 16 years and older living in the household. This type of income is collected for every household member.

The housing expense measure includes mortgage principal, interest payments, and association fees. The survey covers total money income in the 12 months before the interview. It covers people ages 16 and older currently living in the housing unit, even if they lived elsewhere during some of the previous 12 months. The figures represent the amount of income before any deductions such as taxes, social security, union dues, bonds, and insurance. (See *also* household income, income, monthly total mortgage amount.)

Table(s): Housing Costs

Monthly total housing costs. Housing cost figures are a compilation of all the different types of costs asked about individually in the survey, most of which ask the respondent whether they paid a certain cost, how many times per year they paid it, and what was the amount of each payment. If the responses were given as an annual amount, that yearly amount is then divided by 12 to get the average monthly cost. If the respondent does not know the exact cost, the interviewer accepts an estimate, probing as necessary to obtain the figure.

Monthly housing costs for *owner-occupied* units include the sum of monthly payments for all mortgages or installment loans or contracts (minus taxes and insurance), except reverse annuity mortgages. Some home-equity lines-of-credit are included as well. Costs also include private mortgage insurance, real estate taxes (including taxes on manufactured/mobile homes, and manufactured/mobile home sites if the site is owned), property insurance, homeowner association fees, cooperative or condominium fees, manufactured/mobile home park fees and other fees for manufactured/mobile home utility hookups, land rent, total utilities costs, routine maintenance, and any other costs included in mortgage payments, such as insurance premiums for disability insurance, life insurance, etc.

Monthly housing costs for *renter-occupied* housing units include the rent, utilities, property insurance, land rent, and homeowner or condominium association fees (i.e., manufactured/mobile home park fee or other fees for manufactured/mobile home utility hookups). Renter housing units occupied without payment of cash rent are shown separately as "No cash rent." (Households who do not pay cash rent may still pay utilities.) For rental units subsidized by a housing authority, the federal government, or state or local governments, the monthly rental costs reflect only the portion paid by the household and not the portion subsidized. The figures do not adjust for lost security deposits or the benefit of free rent offered

by some owners.

The term *utilities* here include electricity, gas, fuels (oil, coal, kerosene, or wood), water, sewage disposal, garbage and trash collection, but not telephones or cable television. Utility costs are counted if they are paid by the occupant or by someone else, such as a relative, welfare agency, or friend. They may be paid separately or included in rent, condominium fee, or manufactured/mobile home park fee, and the AHS questions take care to avoid double-counting.

Data about the cost of utilities are not collected if the cost is included in rent, site rent, condominium or other fee, or if the fuel is not used or obtained free. Except for electricity and gas, the amount for each utility is the average for the past 12 months to take seasonal variations into account. Collecting information on utility costs is difficult. Unless a household subscribes to a continuous level-billing plan, utility costs fluctuate greatly from month to month. Heating bills are much higher in cold winters and air conditioning affects the electricity costs during summer. Some types of fuels may only be used in the winter, such as fuel oil. In other cases, households may receive a combined bill for more than one fuel.

Average monthly cost for electricity and gas are estimated from regression models developed from the Residential Energy Consumption Survey (RECS) sponsored by the Department of Energy (DOE). Amounts are for occupied units that use and pay for electricity, where the electricity cost is not included in rent, site rent, condo fee, or other fee, or included in another utility cost. Costs are not collected for vacant units, but information is collected on whether the unit would be billed separately for electricity or if the oil costs would be included in the rent, condo fee, or other charges. (See also monthly total housing costs as percent of current income, monthly total mortgage amount, monthly cost paid for rent, monthly cost paid for real estate taxes, monthly cost paid for homeowner or renter insurance, monthly homeowner or condominium association fee amount, monthly cost paid for lot/land rent, monthly cost paid for electricity, monthly cost paid for gas, monthly cost paid for fuel oil, monthly cost paid for other fuel, monthly cost paid for trash collection, monthly cost paid for water.)

Table(s): Housing Costs

Monthly total housing costs as percent of household income. The yearly housing costs (monthly housing costs multiplied by 12) are expressed as a percentage of the total household income. Household income is defined as the sum of the income of all people 16 years and older living in the household. This type of income is collected for every household member. -

The percentage was computed separately for each

unit and rounded to the nearest percent, so 25 to 29 percent means to 29.49 percent. The percentage was not computed for units where occupants reported no income, a net loss, or no cash rent. The category 100 percent or more counts units with housing costs exceeding income. This situation may mean inaccurate income or housing costs data, or true but temporary situations. For most purposes, readers may wish to treat this line as missing or unreliable data. (See also household composition, monthly total housing costs.)

Table(s): Housing Costs

Monthly total mortgage amount. Data represent each household's sum of payments for all regular mortgages, home-equity lump-sum loans, and home-equity lines-of-credit in effect as of the day of the interview. If there is only one regular mortgage or home-equity lump sum loan, then it is primary. If two or more regular or home-equity lump sum loans exist (secondary), the initial loan reported is made the primary. Figures include principal and interest but exclude taxes and insurance.

Table(s): Housing Costs

Mortgage payment activity in last three months.

Restricted to households with at least one mortgage. Excludes households with home-equity credit lines and reverse annuity mortgages. Respondents were asked how many times in the last three months they received a notice of missed payment or late payment fee from the mortgage or home-equity lender at their current home.

Table(s): Delinquent Payments and Notices

Mortgages. A mortgage or similar debt refers to all forms of debt for which the property is pledged as security for payment of the debt. It includes such debt instruments as deeds of trust, trust deeds, mortgage bonds, home-equity lines-of-credit, home-equity lump-sum loans, and vendors' liens.

In trust arrangements, usually a third party, known as the trustee, holds the title to the property until the debt is paid. In home-equity lines-of-credit, home-equity lump sum loans, and vendors' lien arrangements, the title is kept by the buyer but the seller (vendor) reserves, in the deed to the buyer, a lien on the property to secure payment of the balance of the purchase price.

Also included are contracts to purchase, land contracts, and lease-purchase agreements where the title to the property remains with the seller until the

agreed upon payments have been made by the buyer. A purchaser who is buying a property by means of a contract to purchase may not consider himself/herself the owner, since the seller has title to the property; however, for the purpose of this survey, the purchaser is considered the owner. Most of the time if there is a debt on the property, it will be a mortgage, or in certain States, a deed of trust.

Detailed information on mortgages was collected in the AHS on the first seven mortgages reported. The Table Creator, however, only shows data for the first three mortgages, even if the unit had four or more mortgages. Based on this information, one of the mortgages was considered to be primary. The definition of the primary mortgage may not agree with legal definitions of a "first mortgage," which would be paid first after a foreclosure.

If there is only one regular mortgage, it is primary. If two or more mortgages exist (secondary), the initial loan reported is made the primary loan. If the owner(s) had both a regular and a lump-sum home-equity mortgage, priority was given to the regular mortgage(s) for collecting detailed information. (See *also* primary mortgage.)

Mortgages currently on property. The owner or the owner's spouse was asked the number of mortgages or similar loans (including home-equity loans) currently in effect on the home. Data are shown for the number of units with the following mortgage categories:

Owned free and clear. There is no mortgage on the property. Since no debt is owed on the home, the owner's equity in the home equals the home's value. The owner can, therefore, use 100% of his/her equity in the home as collateral for a new debt or as profit if the home is sold.

Reverse mortgages. Only units with at least one owner 62 years or over were asked about Reverse Annuity Mortgages (RAM) or home-equity conversion mortgages. These mortgages involve borrowing against home-equity for retirement or income. Sometimes these loans do not need to be repaid until after the owner moves out of the unit or their estate is settled.

Types of mortgages include:

Regular mortgages. Fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals. Regular mortgages include home-equity lump sum mortgages but exclude home-equity credit lines and reverse annuity mortgages.

Home-equity lump-sum. A home-equity

lump-sum loan allows the lender to receive a set amount all at once. In the Table Creator, home-equity lump-sums are often considered to be "regular mortgages."

Home-equity line-of-credit. A home-equity line-of-credit is an arrangement in which one may withdraw funds at any time up to a set limit. Home-equity mortgages are loans, usually a second mortgage, that allow a property owner to borrow cash against the equity of a home, at any time up to a predetermined amount, without reapplying for a loan. Depending on the situation, lines-of-credit give an advantage to access the equity in different portions by giving the option to withdraw the funds whenever needed and make payments accordingly. With a home-equity line-of-credit, the respondent can use the equity of the property and take advantage of the tax savings. Excludes reverse annuity mortgages and home-equity conversions.

Table(s): Mortgage Characteristics

Mortgage payment amount. Data represent each household's primary mortgage in effect as of the day of the interview. The payment amount may include principal, interest, taxes, and/or insurance. The primary loan could be a regular mortgage or home-equity lump sum loan but excludes home-equity lines-of-credit. The vast majority were monthly payments, but they do include some that were paid at other frequencies (every two weeks, etc.) (See *also* mortgages, primary mortgage, mortgages currently on property.)

Table(s): Mortgage Characteristics

Moved more than 50 miles. Includes respondents who reported a household member moved during the past two years. For the first member or group of members who moved, data refer to the zip code of the previous address. If the respondent didn't know the zip code, they were then asked if the move was more than 50 miles. If the zip code was reported, that information was used by Census to determine if the location was more than 50 miles using the centroids of the current ZIP code and previous ZIP code. For more about mover groups, see household moves and formation.

Table(s): Housing Migration

MSA (Metropolitan Statistical Area). (See metropolitan area.)

Multi-unit. (See units in structure.)

Next 20 metropolitan areas. In addition to the Top 15 metropolitan area longitudinal oversamples, additional longitudinal oversamples for selected metropolitan areas are drawn in a given survey year. As a result, additional metropolitan areas are eligible for publication using a separate AHS metropolitan longitudinal sample. These are called the “Next 20” and, together with the Top 15, they represent the 35 largest metropolitan areas. The Next 20 group of metropolitan area longitudinal oversamples use the 2013 Office of Management and Budget’s core based statistical area definitions as of February 2013. Half of the “Next 20” group was surveyed in 2015 and will continue to be surveyed every other survey year (i.e., 2015, 2019, 2023, etc.). The other half of the “Next 20” group was surveyed in 2017 and will continue to be surveyed every other survey year (i.e., 2017, 2021, 2025, etc.). In 2021, these include the following:

Baltimore-Columbia-Towson, MD
Birmingham-Hoover, AL
Las Vegas-Henderson-Paradise, NV
Minneapolis-St. Paul-Bloomington, MN-WI
Oklahoma City, OK
Rochester, NY
Richmond, VA
San Antonio-New Braunfels, TX
San Jose-Sunnyvale-Santa Clara, CA
Tampa-St. Petersburg-Clearwater, FL
(See *also* Metropolitan/micropolitan area, top 15 Metropolitan Areas.)

Nights owner rented extra unit. Indicates how often people other than the owner used the extra unit during the 12 months prior to the interview. (See *also* extra unit.)

Table(s): Housing Unit Characteristics

Nights owner spent at extra unit. Indicates how often the owner used the extra unit during the 12 months prior to the interview. (See *also* extra unit.)

Table(s): Housing Unit Characteristics

Non-central city. Formerly referred to as “suburb” in prior AHS reports, “non-central city” is the portion of each metropolitan area that is not in any central city. (See *also* central city.)

Number of regular mortgages. (See *mortgages*, mortgages currently on property.)

Table(s): Mortgage Characteristics

Number of single children under 18 years old. This category includes all household members under 18 years, whether related to the householder or not, who are not currently married (they have never been married, or are divorced, separated, or widowed.) For example, it includes currently unmarried children of lodgers and foster children. (See *also* household composition.)

Table(s): Household Demographics

Number of units connected to septic tank or cesspool. (See type of sewage system.)

Occupancy/vacancy status. (See occupied housing units, seasonal units, extra units, vacant units.)

Occupied housing units. A housing unit is classified as occupied if there is at least one person who lives in the unit as a usual resident at the time of the interview, or if the occupants are only temporarily absent, for example, on vacation.

However, if the unit is occupied entirely by people with a usual residence elsewhere, the unit is classified as vacant. By definition, the count of occupied housing units is the same as the count of households. (See *also* tenure.)

Opinion of neighborhood by selected characteristics. Respondents were asked if they agree or disagree with the following five statements about their neighborhood:

Has good schools. Based on the respondent’s opinion of what “good” means.

Has a lot of petty crime. Petty crimes are generally considered minor offenses. Some examples of petty crime are shoplifting, bike theft, and vandalism.

Has a lot of serious crime. Serious crimes are generally crimes that may result in acts of violence towards victim(s). Examples of serious crimes are murder, assault, and robbery.

Has good bus, subway, or commuter bus service. Based on the respondent’s opinion of what “good” means.

Is at high risk for floods or other disasters. Based on the respondent’s opinion of what “high risk” means.

Table(s): Neighborhoods

Other vacant. (See vacant units.)

Overall opinion of present neighborhood. The data presented are based on the respondent's overall opinion of the neighborhood. The respondent was asked to rate the neighborhood based on a scale from 1 to 10, where 10 is the best and 1 is the worst. The respondent defines neighborhood.

Table(s): Neighborhoods

Overall opinion of present structure. The data presented are based on the respondent's overall opinion of the house or apartment as a place to live. The respondent was asked to rate the structure based on a scale from 1 to 10, where 10 is the best and 1 is the worst.

Table(s): Neighborhoods

Own never-married children under 18 years old. This category includes any household member under 18 years old, if he or she has never been married, and is a son, daughter, stepchild, or adopted child of the householder. By definition, children of subfamilies are not children of the householder, so they are excluded from this count. (*See also* household composition.)

Table(s): Household Demographics

Owner. An owner is someone whose name is on the deed, mortgage, or contract to purchase. (*See also* tenure.)

Owner-occupied. (*See* tenure.)

Owner or manager on property. For structures of two or more units, these figures show the number of rental housing units with the owner or resident manager living on the property. Excludes staff who do only maintenance.

Table(s): Rent Subsidies and Rental Property Management

Percent of primary mortgage refinanced cash used for home additions, improvements, or repairs. This question was asked of homeowners who reported "to receive cash" as a reason for the refinance of their mortgage. These homeowners were asked what percentage was used for additions, improvements, or repairs to the home. (*See also* primary mortgage, cash received in primary mortgage refinance, home improvements, line-of-credit amount used for home additions, improvements, or repairs.)

Table(s): Mortgage Characteristics

Periods of armed forces service. Respondents were asked if any household members, ages 17 or older, ever served on active duty in the U.S. Armed Forces. If any have served in the past, but were not currently on active duty, the respondent was asked to identify any time periods (ranging from November 1941 or earlier to September 2001 or later) during which each household member served in the military. (*See also* veteran status.)

Table(s): Household Demographics

Persons. Asked of all occupied units, data refer to how many people live in the unit.

Tables(s): Household Demographics

Persons 65 years old and over. Data for the elderly include all households with householders 65 years and over. Note that this definition is narrower than in Department of Housing and Urban Development housing programs, which count as elderly all households where the householder or spouse is 62 or older or has a disability. (*See also* persons, senior citizen communities.)

Tables(s): Household Demographics

Persons other than spouse or children. (*See* household composition.)

Tables(s): Household Demographics

Persons per bedroom. Persons per bedroom were computed for each occupied housing unit by dividing the number of people in the unit by the number of bedrooms in the unit. The figures shown, therefore, refer to the number of housing units having the specified ratio of people per bedroom. (*See also* persons per room.)

Table(s): Rooms, Size, and Amenities

Persons per room. Persons per room were computed for each occupied housing unit by dividing the number of people in the unit by the number of rooms in the unit. The figures shown, therefore, refer to the number of housing units having the specified ratio of people per room. (*See also* persons per bedroom.)

Table(s): Rooms, Size, and Amenities

Persons—previous residence. Includes respondents who reported a household member

moved during the past two years and whose previous residence was a house, an apartment, or a manufactured/mobile home in the U.S. Figures are for the first member or group of members who moved. All people in the first mover group were counted who lived at the previous residence at the time of the move, as well as those who usually lived there but were temporarily away. Persons who were staying there at the time of the move, but who had a usual residence elsewhere, were not counted. For more about mover groups, see household moves and formation. (See also persons.)

Table(s): Household Migration

Phone service. A household has phone service if at least one adult 18 or over has a cell phone, or the household has a landline. Landlines exclude phone lines used only for a computer or fax machine.

Table(s): Rooms, Size, and Amenities

Physical disabilities. A person with a physical disability has serious difficulty walking or climbing stairs. This is defined as difficulty walking up to three city blocks or climbing one flight of stairs. Data are collected for household members at least five years of age. (See also disabilities, access to structure.)

Table(s): Disabilities

Poverty status. The poverty data differ from official poverty estimates in two important respects:

1. Interest in housing affordability made it appropriate for AHS to adopt a poverty definition based on household income. The official method is based on the income of families, and of individuals living without relatives. (Under the official approach, the poverty status of two unrelated individuals living together would be determined by comparing the income of each individual to the one-person poverty threshold. The result might be that both were in poverty, both were out of poverty, or one was in poverty and one was not. In the AHS Table Creator, their poverty status was determined by comparing their combined income to the two-person poverty threshold.) The effect of using household income is to count about six percent fewer people in poverty than the official estimate. See Technical Paper X, "Effect of Using a Poverty Definition Based on Household Income," U.S. Department of Health, Education, and Welfare, 1976.
2. The official poverty estimates are based on the Annual Social and Economic Supplement to the Current Population Survey. Income questions in

that survey measure income received during the previous calendar year. Income questions in the AHS measure income received during the 12 months just before the interview. Because interviews were conducted over several months, the AHS income measures do not pertain to a fixed period.

The base information used in this process is the 1978 threshold for poverty levels established by family size, number, and characteristic (age of persons in household). The Consumer Price Index information is used to calculate the current poverty threshold using the 1978 information as base. Monthly figures are annualized and deflated: The total CPI for a 12-month period is the CPI for those 12 months added together, and then divided by 12. This average is then divided by the 1978 CPI average of 65.2.

The poverty thresholds are based on the Department of Agriculture's 1961 Economy Food Plan and reflect different consumption requirements by number of adults and children. They consider only money income, not assets or benefits in kind, such as housing subsidies. The poverty thresholds are updated every year to reflect changes in the Consumer Price Index (CPI.) The official thresholds are on the next page in Table A-1.

Note that in the official poverty thresholds, elderly are expected to need less than nonelderly in the one-to two person groups. Also, note that an all-adult household is expected to need less than the same size household where one member is a child, but if additional members are children, costs go down again.

These official poverty thresholds are different from the poverty guidelines published for program purposes by the U.S. Department of Health and Human Services (HHS.) See source below in table. The HUD "very low-income limits" (the L50 series) for four person households are 50 percent of median family income for families in each metropolitan area or Nonmetropolitan County. The HUD income limits vary among areas, and the average national HUD income limits in 2021 for Very Low Income are found in *State Income Limits and Median Family Incomes*, <https://www.huduser.gov/portal/datasets/il.html#2021_data>.

The HUD adjustments for household size in the L50 series are roughly based on national average differences in housing cost. The HUD limits have smaller adjustments than the official and HHS poverty thresholds, which are based on food cost. Housing cost does not vary as much as food does between small and large households.

Table(s): Income Characteristics

Table A-1. Poverty Thresholds

Total persons	HUD average limits (L50) Oct. 2020 to Sept. 2021	HHS guidelines Mar. 2020 to Mar. 2021	Poverty thresholds, January 2021 to December 2021										
			Weighted average*	Number of children under 18 years									
				None	1	2	3	4	5	6	7	8 or more	
1 person (unrelated individual).....	27,950	13,590	13,790										
Under 65 years.....	27,950	13,590	14,097	14,097									
65 years and over.....	27,950	13,590	12,996	12,996									
2 persons.....	31,950	18,310	17,519										
Householder under 65 years.....	31,950	18,310	18,231	18,145	18,677								
Householder 65 years and over.....	31,950	18,310	16,395	16,379	18,606								
3 persons.....	35,950	23,030	21,558	21,196	21,811	21,831							
4 persons.....	39,950	27,750	27,741	27,949	28,406	27,479	27,575						
5 persons.....	43,150	32,470	32,893	33,705	34,195	33,148	32,338	31,843					
6 persons.....	46,350	37,190	37,167	38,767	38,921	38,119	37,350	36,207	35,529				
7 persons.....	49,550	41,910	42,304	44,606	44,885	43,925	43,255	42,009	40,554	38,958			
8 persons.....	52,750	46,630	46,858	49,888	50,329	49,423	48,629	47,503	46,073	44,585	44,207		
9 persons or more.....	(NA)	51,350	56,437	60,012	60,303	59,501	58,828	57,722	56,201	54,826	54,485	52,386	

*Preliminary estimate as of January 12, 2022.

NA Not available.

Source: U.S. Census Bureau, Current Population Survey, 2021 Annual Social and Economic Supplement; U.S. Department of Housing and Urban Development (HUD) FY 2021 Income Limits; U.S. Department of Health and Human Services (HHS), Federal Register, Volume 87, Number 14, January 21, 2022, pp. 3315-3316. See also <<https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>>, <<https://www.huduser.gov/portal/datasets/il/il21/State-Incomelimits-Report-FY21.pdf>>, and <<https://www.federalregister.gov/documents/2019/02/01/2019-00621/annual-update-of-the-hhs-poverty-guidelines>>.

Presence of pets in household. Respondents were asked if their household had any pets, including foster pets, but excluding service animals and livestock (i.e., cows, horses, pigs). If pets are reported, respondents were asked how many dogs their household had. Next, they were asked how many cats their household had. Then respondents were asked if their household had any small mammals, such as rabbits, gerbils, or hamsters. After that, they were separately asked if their household had any fish, birds, or reptiles (such as turtles, snakes, or lizards).

In addition, these questions were only asked of half the sample to reduce respondent burden. As a result, figures do not add to total occupied units because the total was estimated using the full sample.

Table(s): Household Pets

Present and previous residence/home. The present unit is the one occupied by the householder or respondent at the time of the interview. The previous unit is the one from which the householder or respondent moved. If the householder or respondent moved more than once during the two years prior to the date of the interview, the previous unit is the one from which the householder or respondent last moved.

Previous home owned or rented by current household member. For respondents who reported a household member moved during the past two years and whose previous residence was a house, an apartment, or a manufactured/mobile home in the U.S. Figures are for the first member or group of members who moved. The unit is considered owned even if the unit is mortgaged or not paid in full. The owner or co-owner of the previous home must be a household member at the current unit. Includes units being bought on land contract and owned units built on leased land.

For units being bought through a contract to purchase, the buyers may not consider themselves to be the owners because they do not hold title to the property. However, for purposes of this survey, these units are considered owned or bought. Adult children who have moved from their parents' home are considered renters unless they were co-owners at the parents' home.

Units are considered rented for payment if any rent is paid or if the unit is contracted for rent. The rent may be paid by persons not living in the unit (if the unit is not owned or being bought) or, if no rent is paid or the unit is not contracted for rent, by anyone living in the unit. Such units are usually provided in exchange for services rendered, payment in kind, or as an allowance or favor from a relative or friend who owns but does not live in the unit. If occupants pay only for

utilities but do not pay any rent and they do not own it, the unit is reported as "Occupied without payment of rent."

For occupied manufactured/mobile homes or trailers, tenure is reported for the manufactured/mobile home or trailer itself and not for the site or the land on which it is located. For more on mover groups, see household moves and formation.

Table(s): Housing Migration

Primary air conditioning. Air conditioning is the cooling of air by a refrigeration unit. This definition excludes fans or blowers that are not connected to a refrigeration unit. It does, however, include evaporative coolers.

Central air conditioning. A central system, which air-conditions the entire housing unit or major portions of it. In an apartment building, a central system may cool all apartments in the building, each apartment may have its own central system, or there may be several systems that provide central air conditioning for a group of apartments. A central installation with individual room controls is a central air-conditioning system. Evaporative coolers, such as swamp coolers, desert coolers, and wet air coolers, are considered central air conditioning. They are devices that cool air through the evaporation of water. Evaporative cooling differs from typical air conditioning systems which use vapor-compression or absorption refrigeration cycles.

Room (air conditioning) unit. An individual air conditioner, which is installed in a window or an outside wall, and is generally intended to cool one room, although it may be used to cool several rooms. Only those in working order are considered, even if they are not currently in use.

(See also fuels, secondary air conditioning.)

Table(s): Heating, Air Conditioning, and Appliances; Housing Unit Characteristics

Primary mortgage. Detailed information on mortgages were collected on the first seven mortgages reported. The Table Creator, however, only show data on the first three mortgages, even if the unit had four or more mortgages. Based on this information, one of the mortgages was considered primary. The definition of the primary mortgage may not agree with legal definitions of a "first mortgage," which would be paid first after a foreclosure.

Primary mortgages may be regular mortgages or home-equity lump-sum loans, but they exclude home-equity lines-of-credit. If there is only one regular mortgage or home-equity lump-sum loan, then it is primary. If two or more regular or home-equity lump-sum loans exist, the first reported regular or home-

equity lump-sum loan is made the primary loan. (See *also* mortgages.)

Primary mortgage refinance status. Owners were asked if their mortgage or loan is a refinanced mortgage. This included regular mortgages but excluded home-equity lump-sum loans and lines-of-credit. Data in the Table Creator are for primary mortgages only. (See *also* primary mortgage.)

Table(s): Mortgage Characteristics

Primary source of water. Includes sources of water regardless of whether the occupants get water from inside the building, some other place on the property, or elsewhere off the property. If the occupants get water from neighbors, the source of the neighbor's water is recorded. If the occupants get water from a variety of sources, the source from which they get most of the water is recorded.

A *public system or private system* refers to any source supplying running water to six or more housing units. The water may be supplied by a city, county, water district, or private water company, or it may be obtained from a well that supplies six or more housing units.

An *individual well* provides water for five or fewer housing units in only one, or in several buildings. Includes well water that is hand drawn, wind drawn, or engine drawn; piped or not piped; stored in tanks or used directly from the well.

The *other* category includes water sources such as springs, cisterns, streams, lakes, commercial bottled water, as well as water obtained from desalinization, distillation, or other sources not already mentioned.

(See *also* water supply stoppage.)

Table(s): Plumbing, Water, and Sewage Disposal

Primary year of work. For each home improvement job reported, the respondent was asked if the job was complete and in what year it was completed. If the job was completed, the year in which the job was completed is recorded, even if it is not the year in which most of the work was done. If the job is not yet complete, respondents were asked in what year most of the expenses for the project were incurred. If the project was paid for over multiple years, the year in which most of the expenses were incurred is recorded. If the job cost was evenly split over several years, the later year is recorded. (See *also* home improvement.)

Table(s): Home Improvement Costs

Professional/Do-it-yourself. For each home improvement job reported, the respondent was asked if someone in their household did most of the work. "Most of the work" is defined as more than half the work, in either time or physical effort expended. This information helps explain differences in the cost of the same type of job across housing units. (See *also* home improvement.)

Table(s): Home Improvement Costs

Purchase price. Only respondents who are the owner of the property were asked this question. The purchase price is the price that was paid at the time the property was acquired (house/apartment and lot), not the estimated value at the time of the interview. If only the house is owned, but not the land, the respondent is asked for a combined estimate of the value of the house and lot at the time of purchase. For manufactured/mobile homes, the value of the land is excluded. If the house was a single-family unit at the time of purchase, but was split into two or more units since the purchase, the purchase price is the value of the complete structure at the time of the purchase. Purchase price includes the costs of furnishings if the property was acquired furnished. An estimate is accepted if the owner does not know the exact purchase price. Closing costs and any money given as a good faith deposit or down payment in advance are excluded from the purchase price. If the house was built, price includes the construction cost as well as the value of the land at that time. (See *also* means, medians.)

Table(s): Value and Purchase Price

Race and Hispanic origin. The classification of "race" refers to the race of the householder occupying the housing unit. The concept of race as used by the Census Bureau does not denote a clear-cut scientific definition of biological stock. Race is determined based on a question that asked for self-identification of a person's race. Respondents who refused to answer or do not know are entered as such and imputed.

Hispanic is considered an ethnic origin rather than a race and is tallied separately. People who report their origin as Spanish, Hispanic, or Latino may be of any race. Origin refers to the national or cultural group from which a person is descended and is determined by the heritage, nationality, lineage, or country of birth of the person, his/her parents, or his/her ancestors before they came to the United States. There is no set rule as to how many generations are to be considered in determining origin.

Revisions to the OMB Statistical Policy Directive 15 designate five races (White, Black or African American, American Indian or Alaska Native, Asian,

and Native Hawaiian or other Pacific Islander) and two ethnic origins (Hispanic or Latino and non-Hispanic or Latino). In 2003, the AHS adopted the new terminology and allowed for reports of more than one race.

The question on race included this list of five race categories. Respondents answering “Some other race” had their answer changed (allocated) to one of the other five categories (or a combination of them.) The five race categories include:

- White
- Black or African American
- American Indian and Alaska Native
- Asian
- Native Hawaiian and Other Pacific Islander

People who responded to the question on race by indicating only one race are referred to as the race alone population, or the group who reported only one race. For example, respondents who marked only the White category would be included in the “White alone” population. Individuals who chose more than one of the six race categories are referred to as the “two or more races” population, or as the group who reported more than one race. For example, respondents who reported they were White and Black or African American, or White and American Indian, or Alaska Native and Asian would be included in the “two or more races” category.

People who responded to the question on race by indicating “Asian alone” were asked to further specify their race, using the following groups:

- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Some other Asian group

People who responded to the question on race by indicating “Native Hawaiian and Other Pacific Islander alone” were asked to further specify their race, using the following groups:

- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Some other Pacific Islander group

People who responded by indicating only one group are referred to as the group alone population. For example, respondents who marked only the Japanese category would be included in the “Japanese only” population. Individuals who chose more than one of the groups are referred to as the “two or more groups” population. For example, respondents who reported they were Native Hawaiian and Samoan would be included in the “two or more Pacific Islander groups” category.

For purposes of this survey, the terms “Spanish,” “Hispanic,” and “Latino” are used interchangeably. Some respondents identify with all three terms, while others may identify with only one.

People who responded to the question on ethnicity by indicating “Spanish, Hispanic, or Latino origin” were coded as being “Hispanic or Latino (any race)” and asked to self-identify their origin, using the following groups:

- Mexican – Includes those who reported Mexican, Mexican American, or Chicano.
- Puerto Rican
- Cuban – Includes those who reported Cuban or Cuban American.
- Central American – Includes those who specified nationality from any Central American country.
- South American – Includes those who specified nationality from any South American country.
- Some other Spanish, Hispanic, or Latino group – Includes those who specified Dominican or some other Spanish, Hispanic or Latino group.

Table(s): Household Demographics

Ratio of value to household income. The ratio of value to household income was computed by dividing the respondent’s estimated current market value of the housing unit by the total household income. Household income is defined as the sum of the income of all people 16 years and older living in the household. This type of income is collected for every household member.

Income sources may be composed of the following: wages and salaries, self-employment, interest, dividends, rental income, social security or railroad retirement, retirement or survivor pensions, Supplementary Security Income (SSI), child support or alimony, public assistance or public welfare, food stamp benefits, disability payments, workers’ compensation, veterans’ disability, other disability, and other income (VA payments, unemployment, royalty, estates, and more.)

The ratio was computed separately for each housing

unit and is rounded to the nearest tenth. For value and household income, the dollar amounts are used. Units occupied by individuals who reported no income or a net loss composes the category *zero or negative income*. (See also income sources of families and primary individuals, value, means, medians.)

Table(s): Value and Purchase Price

Real estate taxes. (See monthly cost paid for real estate taxes.)

Reasons extra unit owned.

Previous usual residence. Owner never sold the previous unit after moving to a new permanent residence.

Used for recreational purposes. Owned for the purpose of use during vacations/weekends/sports holidays etc., but it should not be anyone's usual residence now.

Investment purposes. A decision has been consciously made to keep it for investment purposes, regardless of why it was obtained originally.

Unable to sell property. If the owner is currently attempting to sell the property but has not been successful yet. Excludes the property if it has not yet been put on the market or it has been on the market, but not in the last year.

Inherited property. The property was received as an inheritance in the settling of an estate.

Other reasons. This category is used if none of the other designations apply.

(See also extra unit.)

Table(s): Housing Unit Characteristics

Reason(s) for home improvement. Refers to any general home improvement jobs that were done in the last two years that were done for the following reasons:

Accessibility for elderly or disabled. Modifications made to the respondent's home to accommodate individuals with physical disabilities and the elderly (householders 65 years and over).

Energy efficiency. Efforts by homeowners to reduce energy consumption by replacing inefficient appliances/equipment with new, more efficient equipment and reduce energy losses by repairing or replacing doors, windows, weather stripping, caulking, and/or insulation.

Prepare house for sale. Home improvements made,

such as kitchen renovations and bathroom remodeling, to prepare a house for sale, increase the selling price, and/or reduce the amount of time a home is on the market.

(See also home improvement.)

Table(s): Home Improvement Characteristics

Reasons for leaving previous residence. Data include units where the respondent moved during the two years before the interview. The distribution may not add to the total because the respondent could select more than one reason.

Forced to move by landlord, bank, or other financial institution or government. A non-voluntary reason for moving whereby a person is forced to move by a landlord, a bank or other financial institution, or the government.

Forced to move due to natural disaster or fire. A non-voluntary reason for moving whereby a person is forced to move because of a disaster or fire.

New job or job transfer. The respondent moved to begin a new job or was transferred from the previous location to the present location.

To form own household. The respondent left his/her previous residence (parent's home, rooming or boarding house, shared apartment, etc.) to establish his/her own household. Changes in marital status are not included.

To be closer to family. The respondent moved to be closer to family members for any reason.

Change in household or family size. The respondent moved because of a change in marital status, a new child in the family, or any other reason where a change in the size of the family or household was a reason for moving.

To reduce commuting time. The respondent moved because he or she wanted to live closer to work, school, etc.

Wanted a larger or better quality home. The respondent moved because he or she wanted a larger or better quality home.

To reduce your housing costs. The respondent moved to reduce housing costs, including mortgage payments, rent, taxes, and upkeep.

Wanted a more desirable neighborhood. The respondent moved to live in a more desirable neighborhood.

Other. The respondent moved for any other reason.

Table(s): Household Migration

Recent mover. The universe for the Housing Migration table is households with a member who moved into the present unit within two years prior to the interview. The universe for the Housing and Neighborhood Search and Satisfaction table is respondents who moved into the present unit within two years prior to interview.

Table(s): Housing Migration, Housing and Neighborhood Search and Satisfaction

Recent mover comparison to previous home.

Applies to units where the respondent moved during the two years prior to the interview. This item is based on the respondent's comparison between the present unit and previous unit as to which was better. Figures represent the respondent's opinion, not the household consensus.

Table(s): Housing and Neighborhood Search and Satisfaction

Recent mover comparison to previous neighborhood.

Applies to units where the respondent moved during the two years prior to the interview. This item is based on the respondent's comparison between the present neighborhood and the previous neighborhood as to which was better. The definition of neighborhood is whatever the respondent considers it to be. Figures represent the respondent's opinion, not the household consensus.

Table(s): Housing and Neighborhood Search and Satisfaction

Regions. (See Census regions and divisions.)

Remodeling. Remodeling is defined as home improvement work that is not routine maintenance and results in substantial changes to a room. Excludes decorating work such as adding or changing wall treatments or furnishings. Respondents were only asked about kitchen and bathroom remodeling done in the last two years. (See also home improvement, room additions and renovations.)

Table(s): Home Improvement Costs

Rent. (See monthly total housing costs, monthly cost paid for rent.)

Rent control or stabilization. Rent control or rent stabilization does not mean that rent cannot rise, only that the increase is regulated by law. There is

currently no rent control or stabilization legislation in effect which does not allow for some rent increases.

Rent control or stabilization, if it exists, is legislatively established. In other words, the State or local jurisdiction mandates that percentage rent increases are set and must be approved by a board, agency, department, division, office, etc. For the purpose of this survey, only Riverside-San Bernardino, Los Angeles, San Francisco, New York, Washington, Philadelphia, and San Jose metro areas were considered to have rent controlled areas.

Table(s): Rent Subsidies and Rental Property Management

Rent payment activity in last three months.

Restricted to renter-occupied units. Renters paying cash rent were asked if there was a time in the last three months when they were unable to pay the rent at their current home and, if so, for how many of the last three months were they unable to pay all the rent.

Table(s): Delinquent Payments and Notices

Rent reductions (self-reported). Eligible renters may be eligible for subsidies that reduce the cost of their rent.

Owned by a public housing authority. The unit is owned by any local or state government agency and operated as public housing. These organizations may receive subsidies from the federal or state government, but the local agency owns the property. To live in such a project, the occupant must apply to the local housing authority. Houses purchased by local government as parts of a road building or other project are not classified as public housing for statistical purposes. Nor are governor's mansions or mayor's homes or other residences for government officials which are provided by the jurisdiction. Publicly owned housing occupied by the military, etc. are also excluded.

Government subsidy. The household pays a lower rent because a federal, state, or local government program pays part of the cost of construction, mortgage, or operating expenses. These programs include rental assistance programs where HUD, direct loan programs of HUD, and/or the Department of Agriculture for reduced cost housing pay part of the rent for low-income families. Units requiring income verification are usually subsidized. Subsidies for homeowners, including HUD subsidies for cooperatives, are not counted, since the questions were asked only of renters. The most common type of government subsidy is a *voucher*. Under Housing Choice (Section 8), vouchers are administered locally by public housing agencies. The agencies receive

federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer this voucher program. A family that is issued a rental voucher is responsible for finding and selecting a suitable rental unit of the family's choice. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the HA (Housing authority). A rental subsidy is paid to the landlord directly by the HA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

There are two kinds of vouchers:

- A *portable voucher* is a voucher that can be used to move to another location.
- A *non-portable voucher* is a voucher that cannot be used to move to another location.

Examples of government-assisted programs include:

HUD Section 8 rental assistance program, HUD pays part of the rent for low-income families occupying rental housing units.

FHA Section 236—Interest subsidy program for rental and cooperative housing for low-income families.

FHA rent supplement program—HUD pays part of the rent for low-income families occupying certain types of FHA insured rental housing projects.

Housing for the elderly direct loan program—Buildings under this program are also known as "Section 202" projects and are for older people with incomes too high for public housing, but too low to pay rents charged in the regular private housing market.

Other rent reduction requiring income verification means that the occupants were asked questions about their income when their lease is up for renewal, but they were unable to identify what type of rent reduction they received, if any.

Rent reduced by owner. Respondents who reported their rent is reduced because someone in the household works for or is related to the owner.

(See also poverty status, type of government subsidy (matched data).)

Tables(s): Rent Subsidies and Rental Property Management

Rental vacancy rate. The rental vacancy rate is the number of vacant year-round units for rent as a percentage of the total rental inventory (i.e., all renter-occupied housing units and all year-round vacant housing units for rent or rented, not occupied).

Renter. A person whose name is on the lease. If there is no lease, a renter is a person responsible for paying the rent. (See also tenure.)

Renter housing search details. Renter-occupied units who moved during the past two years were asked a series of questions about when they were looking for a new place to live. These questions were only asked of half the sample to reduce respondent burden. As a result, figures do not add to total occupied units because the total was estimated using the full sample.

First, they were asked if they visited other neighborhoods besides their current one. Next, they were asked if they visited other houses or apartments within their current neighborhood. Then they were asked whether it took less than one month or more than one month to find a place to live during their most recent move. Finally, they were asked a set of questions about their rental application. These questions included if they submitted rental applications for any apartments or housing units other than their current one, whether they had a guarantor or co-signer on any of their rental applications, if any of their rental applications were rejected because of their or their co-signer's credit history/score, and if they decided not to submit an application because they were worried about their or their co-signer's credit history/score.

Table(s): Housing and Neighborhood Search and Satisfaction

Renter-occupied. (See tenure.)

Respondent. Any knowledgeable adult household member 16 years of age or older is technically eligible to act as the respondent. That is, the one who is the most knowledgeable household member who appears to know—or might reasonably be expected to know—the answers to all or most of the questions.

Respondent planning or thinking about moving in the next 12 months. Respondents were asked if they are planning to move, or thinking about moving, within the next 12 months. If yes, they were asked where they were thinking about moving to. Respondents were allowed to choose one of the following answer categories:

- Another residence in the same neighborhood
- A residence in a different neighborhood, but in the same city
- A different city

- Somewhere else

These questions were only asked of half the sample to reduce respondent burden. As a result, figures do not add to total occupied units because the total was estimated using the full sample.

Table(s): Housing and Neighborhood Search and Satisfaction

Reverse annuity mortgages. (See mortgages currently on property.)

Roof type. Only respondents living in single-unit detached, single-unit attached, or manufactured/mobile home structures in areas considered to be at high-risk for wildfire were asked the question. In addition, these questions were only asked of half the sample to reduce respondent burden. Respondents were asked what type of roof they have. If more than one type is present, the respondent is instructed to select the one covering the largest part of their roof. They were allowed to choose from the following answer categories:

- *Asphalt shingles*
- *Wood shake.* Wood shake refers to a material of wood roofing.
- *Tile*
- *Metal*
- *Other*

(See also wildfire risk.)

Table(s): National Wildfire Risk, Wildfire Risk in Selected Census Divisions

Room additions and renovations. Home improvement work done in the last two years that is not routine maintenance and that added square footage to the home or converted space to another use. An example is building out a bathroom into existing closet space. Excludes decorating work such as adding or changing wall treatments or furnishings. (See also home improvement, remodeling.)

Table(s): Home Improvement Costs

Rooms. Rooms counted include whole rooms used for living purposes, such as bedrooms, living rooms, dining rooms, kitchens, recreation rooms, permanently enclosed porches that are suitable for year-round use, lodger's rooms, and other finished rooms. Also included are rooms used for offices by a

person living in the unit.

A dining room, to be counted, must be a separate room. It must be separated from adjoining rooms by built-in archways or walls that extend at least six inches from an intersecting wall. Half walls or bookcases count if built-in. Movable or collapsible partitions or partitions consisting solely of shelves or cabinets are not considered built-in walls.

Bathrooms, laundry rooms, utility rooms, walk-in closets, pantries, and unfinished rooms are not counted as rooms.

Table(s): Rooms, Size, and Amenities; Housing Unit Characteristics

Routine maintenance costs in typical year. Routine maintenance consists of regular maintenance activities necessary for the preventive care of the structure, property, and fixed equipment items. Included are such things as painting; wallpapering; floor sanding; restoring of shingles; fixing water pipes; fixing broken light switches; replacing a broken windowpane; replacing parts of large equipment, such as a furnace; repairing fences, gutters, sidewalks, decks or patios; removing dangerous trees; or termite inspection. Housecleaning is not included. Routine maintenance does not include work reported under room additions and renovations, remodeling, or interior/exterior/lot or yard additions and replacements. (See also home improvement, means, medians.)

Table(s): Home Improvement Characteristics

Rural-Urban Commuting Area (RUCA) Codes. The rural-urban commuting area (RUCA) codes delineate sub-county components of rural and urban areas. RUCA codes are based on the same theoretical concepts used by the Office of Management and Budget (OMB) to define county-level metropolitan and micropolitan areas. RUCA codes use similar criteria to measures of population density, urbanization, and daily commuting to identify urban cores and adjacent territory that is economically integrated with those cores. The use of census tracts instead of counties as building blocks for RUCA codes provides a different and more detailed geographic pattern of urban and rural areas. For more information, see <http://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes/documentation.aspx>.

Rural-Urban Continuum Code. The 2013 Rural-Urban Continuum Codes form a classification scheme that distinguishes metropolitan counties by the population size of their metro area, and nonmetropolitan counties by degree of urbanization and adjacency to a metro area. The official Office of

Management and Budget (OMB) metro and nonmetro categories have been subdivided into three metro and six nonmetro categories. Each county in the U.S. is assigned one of the nine codes. This scheme allows researchers to break county data into finer residential groups, beyond metro and nonmetro, particularly for the analysis of trends in nonmetro areas that are related to population density and metro influence. For more information, see <<http://www.ers.usda.gov/data-products/rural-urban-continuum-codes.aspx>>.

Seasonal units. These units are intended by the owner to be occupied during only certain seasons of the year. They are not anyone's usual residence. A seasonal unit may be used in more than one season, for example, for both summer and winter sports. Published counts of seasonal units also include housing units held for occupancy by migratory farm workers. While not currently intended for year-round use, most seasonal units could be used year-round. (See also extra units, vacant units.)

Table(s): Housing Unit Characteristics

Secondary air conditioning. Refers to a second air conditioning system used in addition to the primary air conditioning system (e.g., a dual zone heat pump system.) (See also primary air conditioning, fuels.)

Table(s): Heating, Air Conditioning, and Appliances; Housing Unit Characteristics

Secondary mortgages. (See mortgages.)

Second-hand smoke entering home. Information on the frequency of second-hand smoke entering the home is only collected for units that reported tobacco smoke inside their home a few times a year or never. The respondent is asked how often second-hand smoke has entered the home from somewhere else in or around the building in the last 12 months or since living there. Possible responses were daily, weekly, monthly, yearly, or never.

These questions were only asked of half the sample to reduce respondent burden. (See also tobacco smoke inside the home.)

Table(s): Housing Quality

Secured communities. Respondents living in houses within subdivisions, apartments in multiunit buildings, or manufactured/mobile homes in a group of two or more were asked if their community is gated or surrounded by walls or fences that prevent access by

persons other than residents.

Table(s): Neighborhoods

Selected amenities.

Porch, deck, balcony, or patio is counted if it is attached to the sample unit, not just to the building, or free standing. Porches may be enclosed or open. The porch, deck, balcony, or patio is only counted if it is at least 4 feet by 4 feet.

Usable fireplace excludes the following: fireplaces that have been blocked off or whose chimney or flue has been filled, decorative or artificial fireplaces and wood stoves, even if shaped like a fireplace. Freestanding fireplaces are included in this item.

Separate dining room is an area separated from adjoining rooms by archways or walls that extend at least six inches from an intersecting wall. See also rooms.

Living rooms, recreation rooms, etc., includes family rooms, dens, recreation rooms, and/or libraries.

(See also exterior additions and replacements.)

Table(s): Rooms, Size, and Amenities; Housing Unit Characteristics

Selected deficiencies.

Signs of mice, rats, or cockroaches. Refers to respondents who reported seeing mice, rats, or cockroaches (living or dead) or any signs of those, inside the house or building during the 12 months prior to interview or while the household was living in the unit if less than 12 months. Signs of mice or rats include droppings, holes in the wall, or ripped or torn food containers. Excludes rats/mice kept as pets or otherwise deliberately brought inside, as well as sightings by someone other than the respondent.

Holes in floors. Describes the interior floors of the unit. The holes may or may not go all the way through to a lower floor or to the exterior of the unit. The holes are only counted if large enough for someone to trip in. Enough for someone to catch their foot on about 4 inches across – height of a soup can.

Open cracks or holes (interior.) Describes the walls or ceilings of the housing unit. Included are cracks or holes that do not go all the way through to the next room or to the exterior of the housing unit. Hairline cracks or cracks that appear in the walls or ceilings but are not large enough to insert the edge of a dime, are not counted. Very small holes caused by nails or other similar objects are also not counted.

Broken plaster or peeling paint (interior.) Describes the inside walls or ceilings, and at least one area of

broken plaster or peeling paint must be larger than 8 inches by 11 inches.

Exposed wiring. Any wiring that is not enclosed, either in the walls or in metal or plastic coverings. Excluded are appliance cords, extension cords, chandelier cords, and telephone, antenna, or cable television wires. This question refers only to “living areas” which are finished. If a respondent asks if basement or attic wiring should be considered, ask if the basement or attic is finished and is a living area. If no to either, do not consider the basement or attic in response to this question. This question pertains to wiring that is concealed in the walls or encased in protective metal or plastic coverings.

Rooms without electric wall outlets. Included are rooms without at least one working electric wall outlet. A working electric wall outlet is one that is in operating condition; that is, it can be used when needed. If a room does not have an electric wall outlet, an extension cord used in place of a wall outlet is not considered to be an electric wall outlet.

(See also interior additions and replacements.)

Table(s): Housing Quality

Self-care disabilities. A person with a self-care disability has serious difficulty dressing or bathing oneself. Data are collected for household members at least five years of age. (See also disabilities.)

Table(s): Disabilities

Senior citizen communities. Households with a person 55 or over were asked if their community is age-restricted, where at least one member of the household must be at least 55 years or older. The age criterion applies to anyone in the household, not just the reference person/respondent. Sometimes communities that are not age-restricted still attract certain age groups. For this reason, households reporting they are not in an age-restricted community are then asked if they think most of their neighbors are 55 or over.

Table(s): Neighborhoods

Sewage disposal breakdowns. Sewage disposal breakdowns are limited to housing units in which the means of sewage disposal was a public sewer, septic tank, or cesspool. Public sewer includes units that share a septic tank or cesspool with six or more units. Breakdowns refer to situations in which the system was completely unusable. Examples include septic tank being pumped because it no longer perked, tank collapsed, tank exploded, sewer main broke, sewer treatment plant not operating because of electrical

failure, or water service interruption.

Data on breakdowns are shown if they occurred in the three months prior to the interview or while the household was living in the unit, if less than three months; and if the breakdown lasted six consecutive hours or more. Housing units with a breakdown in sewage disposal also are classified according to the number of breakdowns. (See also flush toilet breakdowns, type of sewage system, number of units connected to septic tank or cesspool.)

Table(s): Housing Quality

Shed on property. Only respondents living in single-unit detached, single-unit attached, or manufactured/mobile home structures in areas considered to be at high-risk for wildfire were asked the question. In addition, these questions were only asked of half the sample to reduce respondent burden. Respondents were asked if they have a shed on their property. (See also wildfire risk.)

Table(s): National Wildfire Risk, Wildfire Risk in Selected Census Divisions

Siding or exterior wall covering. Only respondents living in single-unit detached, single-unit attached, or manufactured/mobile home structures in areas considered to be at high-risk for wildfire were asked the question. In addition, these questions were only asked of half the sample to reduce respondent burden. Respondents were asked what kind of siding or exterior wall covering is on their home. If more than one kind was present, the respondent was instructed to select the one covering the largest part of their home. They were allowed to choose from the following categories:

- Wood
- Vinyl
- Aluminum
- Other. Includes brick, asbestos, fiber cement, etc.

(See also wildfire risk.)

Table(s): National Wildfire Risk, Wildfire Risk in Selected Census Divisions

Single-unit. (See units in structure.)

Solar panels. Respondents were asked if their unit has solar panels. Solar panels are panels designed to absorb the sun's rays as a source of energy for

generating electricity or heat.

Table(s): Heating, Air Conditioning, and Appliances

Square feet per person. Square feet per person was computed by dividing the square footage of the unit by the number of people in the unit. The figures refer to the number of housing units having the specified square feet per person. (See also square footage of unit, means, medians.)

Table(s): Rooms, Size, and Amenities

Square footage of unit. Excludes unfinished attics, carports, attached garages, porches that are not protected from weather (such as screened porches), and manufactured/mobile home hitches. Both finished and unfinished basements are included. Square footage was based on the respondent's estimate of the size of the unit. (See also square feet per person, means, medians.)

Table(s): Rooms, Size, and Amenities; Housing Unit Characteristics

State. The 50 states are the primary governmental divisions of the United States. The 2021 AHS sample allows for state-level estimates for seven states:

- California
- Florida
- Illinois
- Massachusetts
- New York
- Pennsylvania
- Texas

In subsequent years of the AHS, these states will always be estimated from the national file. Using additional metro sample in a given survey year, additional states are eligible for publication. These states combine the samples from the Integrated National Sample and the Independent Metropolitan Sample to produce their estimates. Which states can be produced is dependent on the metro areas in sample in a given survey year.

The additional states available for 2021 are as follows:

- Maryland

- Virginia

These states may not be eligible for estimation each year and may be replaced by other eligible states.

Note that state-level estimates will only be available via Table Creator. State is not available on the PUF due to disclosure reasons.

Stories in structure. Excludes manufactured/mobile homes and boats, RV's, vans etc. Any basement is included, whether finished or not. Finished attics also are included; unfinished attics are not. For split-levels and bi-levels, the highest number of floors that are physically over each other determines the number of stories.

Table(s): General Housing, Housing Unit Characteristics

Structure type of previous residence. Data are shown for households with a member who moved during the past two years. Figures are for the first member or group of members who moved. They are based on the respondent's own classification of their previous residence. For more about mover groups, see household moves and formation. (See also present and previous residence/home, housing units, reasons for leaving previous residence.)

Table(s): Housing Migration

Suitability for year-round use. (See extra units, vacant units.)

Table(s): Housing Unit Characteristics

Supplemental heating equipment. The respondent was asked if they use any other equipment, other than the main heating equipment previously reported, to heat their home. We consider this their primary supplemental heating equipment. Those who responded 'yes' to primary supplemental heating equipment were asked a follow-up question about whether they use any other equipment, other than the primary supplemental heating equipment previously reported, to heat their home. We consider this their secondary supplemental heating equipment. The responses from both of these questions were then combined so that more than one type of supplemental heating equipment may apply to a unit. The heating equipment only had to be present in the unit/building, it did not have to be in current use. Equipment was excluded if it was not in working order and there were no immediate plans for repair. Respondents were allowed to choose only one of the following categories for the primary and secondary supplemental heating questions:

Warm-air furnace. A central system that provides warm air through ducts leading to various rooms.

Steam or hot water system. A central heating system in which heat from steam or hot water is delivered through radiators or other outlets. It also includes solar heated hot water that is circulated throughout the home.

Electric heat pump. A heating and cooling system that utilizes indoor and outdoor coils, a compressor, and a refrigerant to pump in heat during the winter and pump out heat during the summer. Only heat pumps that are centrally installed with ducts to the rooms are included in this category. Others are included in wall units.

Built-in electric units. Units permanently installed in floors, walls, ceilings, or baseboards.

Floor, wall, or other built-in hot-air unit without ducts. A system that delivers warm air to the room right above the furnace or to the room(s) on one or both sides of the wall in which the furnace is installed.

Room heater with flue. Non-portable room heaters in the wall or freestanding heaters that burn liquid fuel and are connected to a flue, vent, or chimney to remove smoke and fumes.

Room heater without flue. Any room heater that burns kerosene, gas, or oil, and that does not connect to flue, vent, or chimney.

Portable electric heater. Heaters that receive current from an electrical wall outlet.

Stove. Any range or stove that burns solid fuel including wood burning, potbelly, and Franklin stoves.

Outdoor wood fired boiler.

Gas oven with the door open.

Cooking stove. Gas or electric ranges or stoves originally manufactured to cook food.

Other. Includes any heating equipment that does not fit the definition for any of the previous definitions.

(See also main heating equipment.)

Table(s): Heating, Air Conditioning, and Appliances

Tenure. A housing unit (including a cooperative or condominium unit) is *owner-occupied* if someone whose name is on the deed, mortgage, or contract to purchase lives in the unit.

In some housing projects for the elderly, the residents can "purchase" a unit and pay monthly maintenance fees (including for example health, recreation, security, etc.) The "purchaser" cannot sell the unit, and upon death, ownership reverts to the sponsoring organization; no inheritance claim can take place. Such units are treated as owner-occupied.

All other occupied housing units are classified as *renter-occupied* units. Renter-occupied units include those that are rented for cash and those with no cash rent, such as a life tenancy or units that come free with a job. (See also occupied housing units.)

Tenure of previous residence. For respondents who reported a household member moved during the past two years and whose previous residence was in the U.S. and was a house, an apartment or a manufactured/mobile home. Figures are for the first member or group of members who moved. The previous unit was owner occupied if the owner or co-owner lived in the unit. All other previous units were renter occupied or occupied without payment of rent. For more about mover groups, see household moves and formation. (See also tenure.)

Table(s): Housing Migration

Term of mortgage. The term is the number of years from the date the present owner-occupants obtained the present mortgage to the date the last payment is due according to the terms of the contract. Regular and lump-sum loans must have lengths at least as long as the time since obtaining the loans and no more than 40 years. On a balloon mortgage, this term may be short and the last payment very large. (See also year mortgage obtained, means, medians.)

Table(s): Mortgage Characteristics

Time-sharing. This item is restricted to vacant housing units, including units temporarily occupied by people who have usual residences elsewhere. Time-sharing is a form of ownership in which multiple owners own a single property. Each is entitled to occupy the unit for a limited period of time. The number of years of ownership may vary depending on the terms of the contract. Participants in time-sharing ownership usually, but not always, receive a deed of ownership. (See also extra units, vacant units.)

Table(s): Housing Unit Characteristics

Tobacco smoke inside the home. Respondents were asked, how often anyone, including members of their household or visitors, has smoked tobacco inside their home in the last 12 months or since living there. Possible responses were daily, weekly, monthly, yearly, or never. Inside the home refers to the living areas and does not include areas like garages.

These questions were only asked of half the sample to reduce respondent burden. As a result, figures do not add to total occupied units because the total was

estimated using the full sample. (See *also* second-hand smoke entering home.)

Table(s): Housing Quality

Toilet. (See flush toilet and flush toilet breakdowns.)

Top 15 metropolitan areas. Starting in 2015, this Table Creator column variable includes estimates for the 15 largest metropolitan areas in the United States according to the population as of 2013. The Top 15 group of metropolitan area longitudinal oversamples use the 2013 Office of Management and Budget's core based statistical area definitions as of February 2013. From 2015 onward, these 15 metros will always be estimated from the AHS national sample. These include the following:

Atlanta-Sandy Springs-Roswell, GA
Boston-Cambridge-Newton, MA-NH
Chicago-Naperville-Elgin, IL-IN-WI
Dallas-Fort Worth-Arlington, TX
Detroit-Warren-Dearborn, MI
Houston-The Woodlands-Sugar Land, TX
Los Angeles-Long Beach-Anaheim, CA
Miami-Fort Lauderdale-West Palm Beach, FL
New York-Newark-Jersey City, NY-NJ-PA
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD
Phoenix-Mesa-Scottsdale, AZ
Riverside-San Bernardino-Ontario, CA
San Francisco-Oakland-Hayward, CA
Seattle-Tacoma-Bellevue, WA
Washington-Arlington-Alexandria, DC-VA-MD-WV

(See *also* Metropolitan/micropolitan area, next 20 metropolitan areas.)

Total home-equity line-of-credit limit. This represents the sum of the credit limits on up to three home-equity lines-of-credit secured by the property. (See *also* home-equity line-of-credit, home-equity line-of-credit has a current balance, current line-of-credit interest rate, line-of-credit monthly payment, line-of-credit amount used for home additions, improvements, or repairs.)

Table(s): Mortgage Characteristics

Total housing units. (See housing units.)

Total outstanding principal amount. Homeowners were asked to provide the unpaid principal balance amount they still owe on their regular mortgage, home-equity lump-sum loan, or home-equity line-of-credit that currently carries a balance. The table stub

only includes the amount owed on primary mortgages.

(See *also* items included in mortgage payment, primary mortgage, means, medians.)

Table(s): Mortgage Characteristics

Total remaining debt across all mortgages or similar debts. Summarizes total remaining debt across all regular mortgages, home-equity lump-sum loans, and home-equity lines-of-credit currently carrying a balance. The figures represent the total amount of principal that would have to be paid if the loans were paid off in full on the date of the interview. (See *also* means, medians.)

Table(s): Mortgage Characteristics

Trash, litter, or junk on streets or any properties within 1/2 block. Respondents were asked if there was trash, litter, or junk in the streets, roads, empty lots, or on any properties within 300 feet of the unit. A *large amount* of accumulation includes tires, appliances, or large amounts of trash accumulated over a period of time. A *small amount* of accumulation may include small amounts of paper, cans, or bottles that do not give the impression of long neglect. For this survey, a half block is about 300 feet in length or the length of a football field.

Table(s): Neighborhoods

Type of federal government mortgage insurance.

The federal government agencies that currently insure or guarantee mortgages or similar debts include the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and Rural Housing Service/Rural Development (RHS/RD.) Mortgage insurance is a promise to pay the lender's losses in case the borrower fails to keep up the required mortgage payments and defaults on the loan. Such insurance protection is offered by the government, acting as an insurance agent, and by private mortgage insurance companies. Mortgage loans that are not insured or guaranteed by these government agencies are referred to as "conventional" mortgages. Conventional mortgages, including mortgages insured or guaranteed by state or local governments, are shown as "other types."

The Federal Housing Administration (FHA) does not normally lend money. The function of the FHA in the mortgage field is to insure mortgages made for the purchase of a home or construction of rental property. The money for these mortgages is provided by banks, insurance companies, savings banks, mortgage companies, and other approved lenders. In return for the payment of an insurance premium by the

borrower, the FHA insures the lender against loss. The FHA insures loans on homes (both rental and owner-occupied) and on both large and small rental developments.

Under the Serviceman's Readjustment Act (GI Bill), veterans may borrow money from private lenders to buy or build a home under more favorable down payment and repayment terms. The repayment of these loans to lender is guaranteed or insured by the *Veterans Administration (VA)*. Data exclude any mortgage programs for veterans that are administered by a state government.

The Rural Housing Service/Rural Development mortgage, formerly called the Farmer's Home Administration, provides much the same service as FHA, but confines its assistance to rural areas.

Table(s): Mortgage Characteristics

Type of government subsidy (matched data).

These estimates were created by matching addresses and demographic information from the AHS sample to Department of Housing and Urban Development administrative files. (See also HUD subsidized renter status.)

Table(s): Rent Subsidies and Rental Property Management

Type of mortgage. Data in the Table Creator are presented for primary mortgages only. The term "payment" refers to regular principal and interest payments only, and not to payments for real estate taxes and property insurance.

Fixed payment, self-amortizing. Mortgages with payments that do not change during the term of the loan, with the principal payments sufficient to pay off the loan completely within the stated term.

Graduated payment mortgage. Mortgages that allow monthly payments to change during the term of the mortgage by means other than a change in interest rate. These mortgages begin with lower payments that rise later in the life of the mortgage.

Adjustable rate mortgage (ARM). Mortgages with interest rates that can change during the life of the mortgage, therefore changing the amount of the payments required.

Other mortgage. Includes payment option mortgages, interest only mortgages, balloon mortgages, and other mortgages.

- *Payment option.* Mortgages that allow the owner to choose their payment amount.
- *Interest only.* Mortgages where only interest is paid now, but where the loan balance/principal will be paid down later.

- *Balloon.* Mortgages where only part or none of the principal is paid off during the term of the loan (which commonly is about five years.) At the end of the term, the principal is paid off in one lump sum, refinanced with a new loan, or extended by renewal of the loan.
- *Other.* Mortgage types not listed in any of the above categories.

(See also primary mortgage.)

Table(s): Mortgage Characteristics

Type of sewage system. Types of systems used for wastewater disposal are as follows:

Public sewer. A public sewer is connected to a city, county, sanitary district, neighborhood, or subdivision sewer. It includes systems run by a government body or by a private organization sewage treatment system that is serving six or more units or units connected to small sewage treatment plants or neighborhood septic tanks.

Septic tank. A septic tank is an underground tank used for disposal of sewage (serving five or fewer units.) Includes units where the septic tank is connected to a public sewer, which catches overflow. It may empty either by gravity to a drain field or be pumped to a mound system. Mound systems are a type of raised drain field for use in areas where groundwater would be contaminated by a conventional septic field.

Cesspool. A cesspool is an underground reservoir for sewage disposal serving 5 or fewer units. A cesspool is a covered hole or tank that receives household drainage or sewage. Unlike septic tanks, cesspools are closed systems and are not connected to a septic field. When full, cesspools must be pumped out and the material disposed of at another site.

Other (type of sewage system). Housing units for which sewage is disposed of in some other way, such as chemical toilets (uses chemicals to break down or dissolve sewage), are included in the *other* category.

Examples of septic tank or cesspool systems:

- *Standard septic tank and subsurface leach field.* Considered a conventional system, the primary components are a standard septic tank and subsurface leach field. This type of system relies on gravity for flow of wastewater throughout the system. If a pump is used, it is only to move wastewater to the gravity-based leach field. This is the most common type of on-site wastewater disposal system.
- *Pump used to distribute wastewater.* Often called a pressurized system, an on-site wastewater

system uses a pump to distribute wastewater throughout a shallow leach field under pressure. It is often referred to as a low-pressure pipe system.

- *Elevated above natural soil surface.* A “mound” pressurized wastewater system that is elevated above the natural soil surface using a mound of suitable fill material, such as quality sand media.
- *Applied treated Wastewater.* Often referred to as an irrigation system, this type of system applies treated wastewater slowly and uniformly (by dripping) from a network of narrow plastic tubing placed at shallow depths of six to 12 inches in the plant root zone.
- *Other (septic tank or cesspool).* Any type of septic tank or cesspool system not listed above. This would include systems such as, aerobic treatment units, sand filters, peat filters and constructed wetlands.

(See also sewage disposal breakdowns.)

Table(s): Plumbing, Water, and Sewage Disposal

Units by structure type. (See units in structure.)

Units in structure. In determining the number of housing units in a structure, all units, occupied and vacant, are counted. The figures are presented for the number of housing units, not the number of residential structures. A structure either has open space on all sides or is separated from other structures by dividing walls that extend from ground to roof.

Single-units are structures containing only one housing unit. A single unit is *detached* if it has open space on all four sides, or *attached* if it has unbroken walls extending from ground to roof that divide it from other adjoining structures, as in many row houses or townhouses. If a unit shares a furnace or boiler with adjoining units, then pipes or ducts pierce the walls, and all the units thus joined comprise one multi-unit structure.

Structures with two or more units are *multi-units*.

Manufactured/mobile homes and other units, such as boats, RVs, and vans, are in separate categories.

Table(s): General Housing, Housing Unit Characteristics

Units using each fuel. (See fuels.)

Table(s): Heating, Air Conditioning, and Appliances; Housing Unit Characteristics

Urban area. The Census Bureau defines urban-rural classification by delineating geographical areas, identifying both individual urban areas and the rural areas of the nation. The urban areas represent densely developed territory, and encompass residential, commercial, and other non-residential urban land uses. To qualify as an urban area, the territory identified must encompass at least 2,500 people, at least 1,500 of which reside outside institutional group quarters. The Census Bureau identifies two types of urban areas: (1) Urbanized Areas of 50,000 or more people, and (2) Urban Clusters of at least 2,500 and less than 50,000 people. “Rural” encompasses all population, housing, and territory not included within an urban area. For more information, see

<<https://www.census.gov/programs-surveys/geography/guidance/geo-areas/urban-rural/2010-urban-rural.html>>.

Usual residence elsewhere (URE). These are temporarily occupied by people with a Usual Residence Elsewhere. If all people in a housing unit usually live elsewhere, the unit is classified as vacant. For example, a beach cottage occupied at the time of the interview by a family who has a usual residence in the city is included in the count of vacant units. The home in the city or the home of a comparable vacationing family also could be in the AHS sample and would be reported as occupied, since the occupants are only temporarily absent. URE units also may be classified in any of the vacancy categories: seasonal or for sale.

Table(s): Housing Unit Characteristics

Utility activity in last three months. Respondents in occupied units were asked if in the last three months there had been a time that they were unable to pay any of their utility bills at their current home. Utility bills can include gas, fuel oil, or other fuels, water, sewage, and trash collection. Respondents were also asked if in the past three months they had any of their utilities shut off due to lack of payment.

Table(s): Delinquent Payments and Notices

Vacant, rented or sold. (See vacant units.)

Vacant units. A housing unit is vacant if no one is living in it at the time of the interview unless its occupants are only temporarily absent. In addition, housing units where all the occupants have a usual residence elsewhere are grouped with vacant units.

For rent. Owners of some units offer them for rent. Other owners solicit offers either for rent or for sale.

When separate categories for these are not shown, they are both included in for rent, as in the rental vacancy rate.

Rental vacancy rate. Although rental vacancy rate is not presented in the Table Creator, it can be calculated by dividing the number of vacant year-round units for rent by the total rental inventory (i.e., all renter-occupied housing units and all year-round vacant housing units for rent or rented, not occupied). Then multiply by 100.

For sale only. Units “for sale only” are offered for sale and the owner does not solicit renter- occupants, even though the owner might eventually rent the unit.

Rented or sold. If any money rent has been paid or agreed upon, but the new renter has not moved in as of the date of the interview, or if the unit has recently been sold, but the new owner has not yet moved in, the unit is classified as rented or sold.

Occasional use. These are units held for weekend or other occasional use throughout the year. Second homes may be classified here or as seasonal.

URE. These are temporarily occupied by people with a Usual Residence Elsewhere. If all people in a housing unit usually live elsewhere, the unit is classified as vacant. For example, a beach cottage occupied at the time of the interview by a family who has a usual residence in the city is included in the count of vacant units. The home in the city or the home of a comparable vacationing family also could be in the AHS sample and would be reported as occupied, since the occupants are only temporarily absent. URE units may be classified in either of the following vacant categories: seasonal or occasional use/URE.

Other vacant. This category includes units held for settlement of an estate, units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.

Seasonal units. These are intended by the owner to be occupied during only certain seasons of the year. They are not anyone’s usual residence. A seasonal unit may be used in more than one season (i.e., for both summer and winter sports).

Published counts of seasonal units also include housing units held for occupancy by migratory farm workers. While not currently intended for year-round use, most seasonal units could be used year-round; see the next definition.

Suitability for year-round use. For vacant housing units that are not intended by their current owners for year-round use (seasonal and migratory), the respondent was asked whether the construction and heating of the housing unit made it suitable for the unit to be occupied on a year-round basis. A housing unit is suitable for year-round use if it is built as a

permanent structure, properly equipped, insulated, and heated as necessitated by the climate.

Time-sharing. This item is restricted to vacant housing units, including units temporarily occupied by people who have usual residences elsewhere. Time-sharing is a form of ownership in which multiple owners own a single property. Each is entitled to occupy the unit for a limited period of time. The number of years of ownership may vary depending on the terms of the contract. Participants in time-sharing ownership usually, but not always, receive a deed of ownership.

Duration of vacancy. This refers to the length of time (in months) from the date the last occupants moved from the housing unit to the date of the interview. The data, therefore, do not provide a direct measure of the total length of time that units remain vacant. For newly constructed units that have never been occupied, the duration of vacancy is counted from the date construction was completed. For recently converted or merged units, the time is reported from the date that conversion or merger was completed.

Last used as a permanent residence. The figures refer to the length of time (in months) since units that are currently seasonal vacant were last used as a permanent residence and are measured as of the date of interview. Units that have always been used for short-term or seasonal occupancy are classified as “Never occupied as permanent home.”

Table(s): Housing Unit Characteristics

Value. Value is the respondent’s estimate of how much the property (house and lot) would sell for if it were for sale. Any nonresidential portions of the property (for example, shared spaces in a condominium/co-op), any rental units, and land cost of manufactured/mobile homes, are excluded from the value. For vacant units, value represents the sales price asked for the property at the time of the interview and may differ from the price at which the property is sold. (See also ratio of value to current income, means, medians.)

Table(s): Value and Purchase Price

Vandalized or abandoned buildings within 1/2 block. Respondents were asked how many vandalized or abandoned buildings are within 300 feet of the sample unit. Units are considered to be vandalized if it has most of the visible windows broken, doors pulled off, has been badly burned, has had words or symbols painted on it, has portions of the roof missing or walls gone, or in some other way has the interior exposed to the elements. For this survey, a half block is about 300 feet in length or the length of a football field.

Table(s): Neighborhoods

Vegetation around home. Only respondents living in single-unit detached, single-unit attached, or manufactured/mobile home structures in areas considered to be at high-risk for wildfire were asked the question. In addition, these questions were only asked of half the sample to reduce respondent burden. Respondents were asked if they have vegetation, such as shrubs, trees, or gardening mulch around their home. If yes, they were asked if any of the vegetation is less than five feet away from their home. (See *also* wildfire risk.)

Table(s): National Wildfire Risk, Wildfire Risk in Selected Census Divisions

Vehicle parking. A *garage or carport* is only counted if it is on the same property, though not necessarily attached to the house. Data on garages or carports are not collected for occasional-use vacant units and other vacant units.

Table(s): Rooms, Size, and Amenities; Housing Unit Characteristics

Veteran status. Respondents were asked if any household members, ages 17 and over, ever served on active duty in the U.S. Armed Forces. Respondents could say that a household member was currently on active duty, had previously served, or had never served at all. (See *also* periods of armed forces service.)

Table(s): Household Demographics

Vision disabilities. A person with a vision disability is blind or has serious difficulty reading or driving due to a visual impairment even when wearing glasses. (See *also* disabilities.)

Table(s): Disabilities

Water heating fuel. (See fuels.)

Table(s): Heating, Air Conditioning, and Appliances; Housing Unit Characteristics

Water leakage during last 12 months. Data on water leakage are shown if the leakage occurred in the 12 months prior to the interview or while the household was living in the unit if less than 12 months. Housing units with water leakage are classified by whether the water leaked in from outside the building, and by the most common areas (roof, basement, walls, closed windows, or doors); or inside the building and the reasons of water leakage (fixtures backed up or overflowed or pipes leaked.)

(See *also* mold.)

Table(s): Housing Quality

Water supply stoppage. Water supply stoppage means that the housing unit was completely without running water from its regular source. Completely without running water means that the water system servicing the unit supplied no water at all; that is, no equipment or facility using running water (in kitchen and bathroom sinks, shower, bathtub, flush toilet, dishwasher, and other similar items) had water supplied to it, or all were inoperable. The reason could vary from a stoppage because of a flood or storm, to a broken pipe, to a shutdown of the water system, to a failure to pay the bill, or other reasons.

Data on water supply stoppage are shown if they occurred in the three months prior to the interview, or while the household was living in the unit if less than three months. Housing units with water supply stoppages also are classified according to the number of times stoppages lasting six consecutive hours or more occurred. (See *also* primary source of water.)

Table(s): Housing Quality

Wildfire Risk. Wildfire questions in the AHS were designed to assess the building materials used on certain parts of the home and determine if any hazards exist around the home that could make it more likely to sustain severe damage during a wildfire. The data are limited to units in areas considered to be at high-risk for wildfire and that restriction is published in two ways:

(1) The National Wildfire Risk table limits the respondents to those in a Wildland-Urban Interface (WUI), defined by the U.S. Forest Service as an area where homes and other structures are in or adjacent to undeveloped wildland vegetation prone to large scale wildfire, thereby posing a significant threat to human life or property. The WUI variable is withheld from the Public Use File for disclosure avoidance purposes. As a result, this table is only available at the National level.

(2) The Wildfire Risk in Selected Census Divisions table, limits the respondents to four Census Divisions, defined by HUD with input from the National Fire Protection Association® (NFPA®). They include the following Divisions: South Atlantic, West South Central, Mountain, and Pacific. Because this table does not use the WUI variable, it does not have the same disclosure risk as the National Wildfire Risk table and is, therefore, available for states and metros that are located within those four divisions, except Maryland and Virginia. (See *also* roof type, siding or exterior wall covering, gutters on home, deck on property, wooden fence on property, woodpile on

property, shed on property, vegetation around home, first source of alert during wildfire emergency.)

Table(s): National Wildfire Risk, Wildfire Risk in Selected Census Divisions

Wooden fence on property. Only respondents living in single-unit detached, single-unit attached, or manufactured/mobile home structures in areas considered to be at high-risk for wildfire were asked the question. In addition, these questions were only asked of half the sample to reduce respondent burden. Respondents were asked if they have a wooden fence on their property. (See *also* wildfire risk.)

Table(s): National Wildfire Risk, Wildfire Risk in Selected Census Divisions

Woodpile on property. Only respondents living in single-unit detached, single-unit attached, or manufactured/mobile home structures in areas considered to be at high-risk for wildfire were asked the question. In addition, these questions were only asked of half the sample to reduce respondent burden. Respondents were asked if they have a woodpile on their property. (See *also* wildfire risk.)

Table(s): National Wildfire Risk, Wildfire Risk in Selected Census Divisions

Worst Case Needs. The department of Housing and Urban Development (HUD) provides rent subsidies to low-income families who are unable to afford market rents, making sure households that meet certain eligibility requirements can obtain decent, safe, and sanitary housing. To determine the extent to which we need more affordable rental units for families with the lowest income levels, HUD developed a measure called Worst Case Needs. In contrast to the HUD Assisted Units variable, the Worst Case Needs variable defines “eligible” households as those who meet the very low-income limits for the county or metropolitan area in which they live (50% of the Area Median Income). To be classified as Worst Case Needs, renter households must have incomes below 50 percent of the Area Median Income (AMI), receive no government housing assistance (federal, state, or local), and pay more than one-half of their income for rent, live in severely inadequate conditions, or both.

Slight differences between the Table Creator estimate and HUD’s 2013 Worst Case Needs Report are due to minor updates to weighting variables that were implemented after the publication of the HUD report.

Assisted (self-reported). These are households that meet the eligibility requirements and are receiving government housing assistance. The determination of

assisted is based on self-reporting.

Unassisted, incomes less than 50% of area median income, and worst case needs. These are households with very low incomes—below 50 percent of the Area Median Income (AMI)—who do not receive government housing assistance and who have one or more of the following priority problems:

- 1) Pay more than one-half of their income for rent,
- 2) Live in severely inadequate conditions.

Unassisted, incomes less than 50% of area median income, and not worst case needs. These are households with very low incomes—below 50 percent of the Area Median Income (AMI)—who do not receive government housing assistance, but do not pay more than one-half of their income for rent or live in severely inadequate conditions.

Unassisted with incomes between 51% and 80% of area median incomes. These are households with incomes between 51% and 80% of the area median income. Although they are classified as “low income” under the rules for HUD’s rental assistance programs, they do not meet the income eligibility requirements needed to be considered Worst Case Needs.

Renters not in the above categories. Households reporting incomes that are zero or negative are excluded from estimates of worst case needs because they are defined as having no cost burden. If such households pay rents greater than the Fair Market Rent and report zero or negative incomes, then their income situation is presumably temporary, and they are therefore included with higher incomes imputed to them. For more on AMI and income eligibility requirements, see Appendix E of the [Worst Case Housing Needs: 2021 Report to Congress](#).

Worst Case Needs does not include renters living in conditions where there is more than one person per room (“overcrowding”). Because the American Housing Survey (AHS) sample tracks housing units and not people, the Worst Case Needs measure cannot count homeless people or people living in group quarters, such as homeless shelters.

Severely inadequate housing refers to units having one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance (for more information, see Housing Adequacy).

Year householder immigrated to the United States. The data are based on information reported for the householder and refer to the year the householder immigrated to the United States. (See *also* citizenship of householder.)

Table(s): Household Demographics

Year householder moved into unit. The data are based on the information reported for the householder and refer to the year of latest move. Thus, if the householder moved back into a housing unit previously occupied, the year of the latest move was to be reported. If the householder moved from one apartment to another in the same building, the year the householder moved into the present unit was to be reported. The intent is to establish the year the present occupancy by the householder began. The year the householder moves is not necessarily the same year other members of the household move; although, in the great majority of cases the entire household moves at the same time. Median year householder moved into unit is rounded to the nearest year. (See *also* household moves and formation.)

Table(s): Household Demographics

Year mortgage obtained. In the Table Creator, year mortgage obtained is the year the primary mortgage was signed. (See *also* term of mortgage, primary mortgage, means, medians.)

Table(s): Mortgage Characteristics

Year-round housing units. This includes all units occupied as a usual residence, regardless of design, and all vacant units that are intended by the owner for occupancy at all times of the year. For example, if a unit in a resort area is intended for occupancy in all seasons, it is a year-round unit.

Year structure built. Year structure built represents the respondent's estimate of when the building was first constructed, not when it was remodeled, added to, or converted. The figures refer to the number of housing units in structures built during the specified periods and in existence at the time of the interview. For manufactured/mobile homes, the manufacturer's model year was assumed to be the year built. For manufactured/mobile homes, the year the householder moved in can be earlier than the year the structure was built because the manufactured/mobile home site, not the manufactured/mobile home itself, is in sample. The householder could have replaced an older manufactured/mobile home with a newer model. In addition, the median is estimated (i.e., an interpolated median) because year built is collected as a range of values. (See *also* medians.)

Table(s): Housing Unit Characteristics, General Housing

contract was signed. This date may be different from the date when the occupants moved in. If the land and building were bought at different times, the year the building was acquired was recorded. If there was a land contract only, the year the contract was signed was recorded. (See *also* how acquired, means, medians.)

Table(s): Value and Purchase Price

Year unit acquired. Only respondents who are the owner of the property were asked this question. The year the unit was acquired or inherited refers to the year in which the present owner acquired or inherited the house or apartment; for example, the year the